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AT MARKET VALUE

A Novel

BY

GRANT ALLEN

AUTHOR OF

'THIS MORTAL COIL,' 'BLOOD ROYAL,' 'THE SCALLYWAG,' ETC.

IN TWO VOLUMES

VOL. II.

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CHAPTER XV.

IN A CATHEDRAL CITY.

Weeks passed before Kathleen Hesslegrave recovered from the shock of that terrible disappointment. It shattered her nerves for the moment; it left her heart-broken. It was not so much the blow to her love, though that was bad enough—Kathleen was strong of soul, and could bear up against a mere love-trouble; it was the sense of being so completely and unjustly misunderstood; it was the feeling that the man she had loved best in the world had gone away from her entirely misconceiving and misreading her character. At the risk of seeming unwomanly, Kathleen would have followed him to the world's end, if she could, not so much for love's sake as to clear up that unendurable slight to her integrity. That any

man, and above all Arnold Willoughby, should think her capable of planning a vile and deliberate plot to make herself a Countess, while pretending to be animated by the most disinterested motives, was a misfortune under which such a girl as Kathleen could not sit down quietly. It goaded her to action.

But as time went on, it became every day clearer and clearer to her that Arnold Willoughby had once more disappeared into space, just as Lord Axminster had disappeared after the Blanche Middleton incident. It was utterly impossible for her even to begin trying to find him. Week after week she waited in misery and despair, growing every day more restless under such enforced inactivity, and eating her heart out with the sense of injustice. Not that she blamed Arnold Willoughby; she understood him too well, and sympathized with him too deeply, not to forgive him all; for *tout savoir, c'est tout pardonner*. He could hardly have drawn any other inference from Mrs. Hesslegrave's plain words than the inference he actually drew; and Kathleen admitted to herself that if she had really been what Arnold supposed her, she would have more than deserved the treatment he had accorded her. It was just that, indeed, that made the sting of the situation. She would have despised herself for being what she knew Arnold Willoughby couldn't possibly help thinking her.

Before long, however, many other things supervened to take Kathleen's mind for the present off Arnold Willoughby. Spring had set in over sea in England 'with its usual severity'; and Mrs. Hesslegrave felt it was time to return from the balmy May of Italy to the chilly and gusty month which usurps the same name in our Northern climates. So they struck their tents northward. As soon as they returned, there were the exhibitions to see about, and the sale of Kathleen's pictures and sketches to arrange for, and the annual trouble of Mr. Reginald's finances, with their normal deficit. Mr. Reginald, indeed, had been 'going it' that year with more than his accustomed vigour. He had been seeing a good deal through the winter of his friend Miss Florrie; and though Miss Florrie, for her part, had not the slightest intention of 'chucking up her chances' by marrying Mr. Reginald, she 'rather liked the boy' in a mild uncommercial fashion, and permitted him to present her with sundry small testimonials of his ardent affection in the shape of gloves and bouquets, the final honour of payment for which fell, necessarily of course, on poor Kathleen's shoulders. For Miss Florrie was a young lady not wholly devoid of sentiment; she felt that to carry on a mild flirtation with Mr. Reginald, whom she never meant to marry, as an affair of the heart, was a sort of sacrificial homage to

the higher emotions—an apologetic recognition of those tender feelings which she considered it her duty for the most part sternly to stifle. The consequence was that while she never for a moment allowed Mr. Reginald to suppose her liking for him was anything more than purely Platonic, she by no means discouraged his budding affection's floral offerings, or refused to receive those dainty-hued six-and-a-halfs in best Parisian kid which Reggie laid upon the shrine as an appropriate holocaust.

So, when poor Kathleen returned to London, distracted, and burning to discover Arnold Willoughby's whereabouts, the very first thing to which she was compelled to turn her attention was the perennial and ever-deepening entanglement of Master Reggie's budget. As usual in such cases, however, Reggie was wholly unable to account arithmetically for the disappearance of such large sums of money; he could but vaguely surmise with a fatuous smile that 'a jolly good lump of it' had gone in cab fares.

Kathleen glanced up at him reproachfully:

'But I *never* take a cab myself, Reggie,' she exclaimed with a sigh, 'except in the evening, or to pay a call at some house entirely off the 'bus routes. For ordinary day journeys, you know very well, I always take an omnibus.'

Reggie's lip curled profound contempt.

'My dear girl,' he replied with fraternal superiority, 'I hope I shall never sink quite as low as an omnibus.' (He was blandly unaware that he had sunk already a great many stages lower.) 'No self-respecting person ever looks at an omnibus nowadays. It may have been usual in *your* time'—Kathleen was five or six years older than her brother, which at his age seems an eternity—'but nowadays I assure you nobody does it. A hansom's the only thing, though I confess I don't think any gentleman ought to rest content till he can make it a victoria. My ideal is in time to set up a victoria; but how can a fellow do that on my paltry salary?'

Poor Kathleen sighed. How, indeed! That was the worst of Reggie; he was so unpractical and incorrigible. At the very moment when she was trying to impress upon him the enormity of owing money he couldn't possibly pay, and coming down upon her scanty earnings to make good the deficiency, he would burst in upon her with this sort of talk about the impossibility of stewing in the pit of a theatre, and the absolute necessity for every gentleman to have a stall of his own, and a flower in his button-hole, even though it devolved upon other people to pay for them. To say the truth, they had no common point of contact. Kathleen's principle was that you had no right to contract debts if you had no means of paying them;

Reggie's principle was that you must live at all hazards 'like a gentleman'—even though you allowed a woman to pay with her own work for the cost of the proceedings.

As soon as Reggie's affairs had been set comparatively straight, and as many of his more pressing debts as he could be induced for the moment to acknowledge had been duly discharged by Kathleen's aid, the poor girl set to work in real earnest to discover, if possible, what had become of Arnold Willoughby. She didn't want to see him—not just at present, at least, till this misunderstanding was cleared up, if cleared up it could ever be by her bare assertion. But she did want to know where he was, to write and explain to him, to tell him how deeply and how completely he had misjudged her. It was all in vain, however. She had to eat her heart out with unfulfilled desire. Go where she would, she could hear nothing at all of him. She dived into the recesses of East-End coffee-houses, sadly against her will—places where it seemed incredible to her that Arnold Willoughby should be found, and where, nevertheless, many sailors seemed to know him. 'Willoughby? Ay, Willoughby. That's the chap that used to make me hand him over my screw, as soon as it was paid, and send three parts of it home to my missis, and keep the rest for me, for baccy and such-like. Ay, he

was a good sort, he was; but it's long sin' I saw him. Drownded, mayhap, or left the sea or summat.' That was all she could hear of Arnold in the seafaring quarter. It seemed quite natural to those hardy salts that a person of their acquaintance should disappear suddenly for a year or two from their ken, or even should drop out of existence altogether, without anyone's missing him. 'It's like huntin' for a needle in a bottle of hay, miss,' one old sailor observed with a friendly smile, 'to look for a seaman in the Port o' London. Mayhap, when the sealers come back to Dundee, you might get some news o' him; for Willoughby he were always one as had an eye on the sealin'.' With that slender hope Kathleen buoyed herself up for the present; but her poor heart sank as she thought that during all these weeks Arnold must be going on thinking worse and ever worse of her, letting the wound rankle deep in that sensitive breast of his.

One element of brightness alone there was in her life for the moment; her art at least was being better and better appreciated. She sold her Academy picture for more than double what she had ever before received; and no wonder, for she painted it in the thrilling ecstasy of first maiden passion. If it hadn't been for this rise in her prices, indeed, she didn't know how she could have met Mr. Reginald's

demands; and Mr. Reginald himself, quick to observe where a fresh chance opened, immediately discounted Kathleen's betterment in market value by incurring several new debts with tailor and tobacconist on the strength of his sister's increased ability to pay them in future.

As soon as the London season was over, however, the Hesslegraves received an invitation to go down to Norchester on a visit to the Valentines. Mrs. Hesslegrave was highly pleased with this invitation. 'Such a good place to be seen, you know, dear, the Valentines'; and a Cathedral town, too! The Bishop and Canons are so likely to buy; and even if they don't, one feels one's associating with ladies and gentlemen.' Poor Kathleen shrank from it, indeed; for was it not Canon Valentine who indirectly and unintentionally had brought about all her troubles by incautiously letting out the secret of Arnold Willoughby's personality? But she went, for all that; for it was her way to sacrifice herself. Many good women have learnt that lesson only too well, I fear, and would be all the better for an inkling of the opposite one, that self-development is a duty almost as real and as imperative as self-sacrifice.

So down to Norchester she went. She had no need now to caution Mrs. Hesslegrave against opening her mouth again about the Axminster episode;

for the good lady, having once hopelessly compromised herself on that mysterious subject, was so terrified at the result that she dared not even broach it afresh to Kathleen. Since the day of Arnold Willoughby's disappearance, indeed, mother and daughter had held their peace to one another on the matter; and that very silence overawed Mrs. Hesslegrave, who knew from it how deeply Kathleen's heart had been wounded. As for the Canon, now Algy had obtained the peerage, it was more than ever his cue to avoid any allusion to the sailor he had so rashly recognised at Venice. He was convinced in his own mind by this time that Bertie Redburn must have committed some crime, the consequences of which he was endeavouring to shirk by shuffling off his personality; and if that attempt redounded to Algy's advantage, it was certainly very far from the Canon's wish to interfere in any way with the fugitive's anonymity. So he, too, held his peace without a hint or a word. He was willing to let the hasty exclamation wrung from him on the spur of the moment at Venice be forgotten, if possible, by all who heard it.

On their first day at Norchester, Kathleen went down with their host to the Cathedral. There's something very charming and sweet and grave about our English cathedrals, even after the gorgeous churches of Italy; and Kathleen admired immensely the beauti-

ful green close, the old-world calm, the meditative view from the Canon's windows upon the palace gardens. It was all so still, so demure, so peaceful, so English. As they walked round the building towards the great east window, the Canon was apologetic about his hasty flight from Venice.

'I went away suddenly, I know,' he said; 'but, then, you must admit, Miss Hesslegrave, it's a most insanitary town. Such smells! Such filth! It just reeks with typhoid.'

'Well, I allow the perfumes,' Kathleen answered, bridling up in defence of her beloved Venice; 'but as to the typhoid, I have my doubts. The sea seems to purify it. Do you know, Canon Valentine, I've spent five winters on end in Venice, and I've never had a personal friend ill with fever; while in England I've had dozens. It isn't always the places that look the dirtiest which turn out in the long-run to be really most insanitary. And if it comes to that, what could possibly be worse than those slums we passed on our way out of the close, near the pointed archway, where you cross the river?'

The Canon bristled up in turn. This was really most annoying. As a matter of fact, those particular slums were the property of the Dean and Chapter of Norchester, and complaints had been going about in the local paper that they were no wholesomer than

they ought to be; which made it, of course, all the more intolerable that they should attract the attention of a complete stranger.

'Not at all,' he answered testily. 'Those are very good cottages—very good cottages indeed. I can see nothing wrong with them. You can't expect to house working-people in the Bishop's Palace, and to give them port-wine and venison every day *ad libitum*. But as working-men's houses, they're very good houses; and I wouldn't mind living in one of them myself—if I were a working-man,' the Canon added in an after-thought, 'and had been brought up to the ways of them.'

Kathleen said no more, for she saw the Canon was annoyed; and she knew when to be silent. But that morning at lunch the Canon enlarged greatly upon the health and cleanliness of Norchester in general, and the Cathedral close and property in particular. It was wholesomeness itself; the last word of sanitation. Nobody ever got ill there; nobody ever died; and he had never even heard of a case of typhoid.

'Except old Grimes, dear,' Mrs. Valentine interposed incautiously.

The Canon crushed her with a glance.

'Old Grimes,' he said angrily, 'brought the seeds of it with him from a visit to Bath—which I don't consider at all so well sanitated as Norchester; and I

told the Dean so at our diocesan synod. But not another case—not a case can I remember.—No, Amelia, it's no use ; I know what you're going to say. Mrs. Wheeler's fever came straight from London, which, we all of us know, is a perfect pest-hole ; and as to poor old Canon Brooks, he contracted it in Italy. The precentor ! No, no ! Goodness gracious ! has it come to this, then ?—that not only do vile agitators print these things openly in penny papers for our servants to read, but even our own wives must go throwing dirt in the faces of the Cathedral Chapter ! I tell you, Amelia, the town's as clean as a new pin ; and the property of the close is a model of sanitation.'

That evening, however, by some strange mischance, the Canon himself complained of headache. Next morning he was worse, and they sent for the doctor. The doctor looked grave.

'I've been expecting this sooner or later,' he said, 'if something wasn't done about those slums by the river. I'm afraid, Mrs. Valentine, it would be only false kindness to conceal the truth from you. The Canon shows undoubted symptoms of typhoid.'

It was quite true. He had caught it three weeks earlier on a visit of inspection to Close Wynd, the slum by the river, where he had duly pronounced the cottages on the Cathedral property 'perfectly fit for human habitation.' And now, out of his own mouth,

had nature convicted him. For, in his eagerness to prove that all was for the best, in the best of all possible Cathedral towns, for the tenants of the Chapter, he had asked for and tossed off a glass of the tainted water to which the borough sanitary inspector was calling his attention.

'Perfectly pure and good,' he said, in his testy way. 'Never tasted better water in my life, I assure you. What the people want to complain about nowadays fairly passes my comprehension.'

And he went his way rejoicing. But for twenty-one days those insidious little microbes that he swallowed so carelessly lay maturing their colony in the Canon's doomed body. At the end of that time they swarmed and developed themselves; and even the Canon himself knew in his own heart, unspoken, that it was the Close Wynd water that had given him typhoid fever. When he made his will, he did not forget it; and the lawyer who opened it eight days later found that in that hasty sheet, dictated from his death-bed, the Canon had remembered to leave two hundred pounds for the improvement of the sanitary condition of the 'perfect' cottages which had proved his destruction.

One day later Mrs. Valentine succumbed. She, too, had drunk the poisonous water, 'for example's sake, Amelia,' her husband had said to her; and she, too, died after a short attack. It was a most virulent type

of the disease, the doctor said—the type that comes of long sanitary neglect and wholesale pollution. But that was not all. These things seldom stop short with the original culprits. Mrs. Hesslegrave was seized, too, after nursing her two old friends through their fatal illness; and, being weak and ill beforehand with regret and remorse for the part she had played in driving away the Earl whom Kathleen wanted to marry (for that was the way in which Mrs. Hesslegrave thought of it to the very end), she sank rapidly under the strain, and died within a fortnight of the two Valentines. So Kathleen found herself practically alone in the world, and with Reginald on her hands, except so far as his 'paltry salary' would enable a gentleman of so much social pretension to keep himself in the barest necessaries at the florist's and the glover's.

In the midst of her real grief for a mother she had loved and watched over tenderly, it did not strike Kathleen at the time that by these three deaths, following one another in such rapid succession, the only three other depositaries of Arnold Willoughby's secret had been removed at one blow, and that she herself remained now the sole person on earth who could solve the Axminster mystery. But it occurred to her later on, when the right time came, and when she saw what must be done about Arnold Willoughby's future.

CHAPTER XVI.

WITHOUT SECURITY.

As soon as the funeral was over, Kathleen returned to town to prove her mother's will. Mrs. Hesslegrave had little to leave, and her pension died with her. Her own small property, a trifle scarcely worth considering, she divided in equal shares between Kathleen and Reginald. But Mr. Reginald was not a little surprised at this equitable arrangement.

'Of course, I don't grumble,' he said magnanimously to his sister, as she turned her pale face up to him from her newly-made mourning; 'but it's beastly unfair; that's what I call it: and I confess it isn't quite what I'd have expected from the mater.'

Kathleen stared at him with tears in her eyes. It shocked her inexpressibly to hear him speak of their mother at such a moment with so little feeling.

'Unfair!' she exclaimed, taken aback; 'why, how do you make that out, Reggie? We're both to share

alike. I don't quite see myself how anything could well be made very much fairer!'

But Reggie plumed himself on the sense of what Aristotle describes as 'distributive justice.'

'I don't at all agree with you,' he answered with vigour, digging his hands into his trousers-pockets doggedly. 'I'm a man; you're a woman. That makes all the difference. A man's needs in life are far greater than a woman's. He has society to think of. A woman can live upon anything, her wants are so few: a man requires much more—cigars, cabs, theatres, an occasional outing; a Sunday up the river; a box at the opera.'

In which chivalrous theory of the relations of the sexes, Mr. Reginald Hesslegrave is kept in countenance by not a few of his kind in London and elsewhere.

'I don't see why a man should have all those things any more than a woman—if he can't afford them,' Kathleen answered with more spirit than she was aware she possessed. 'Because so many women are content to scrape and slave for the sake of the men of their families, I don't see that that entitles the men to suppose every woman is bound to do it for them. Why should you be any better entitled to a box at the opera, if it comes to that, than I am?'

'Oh, well, if you've no sense of family dignity,'

Reggie interjected obliquely, taking the enemy by a flank movement at the weakest point, 'and would like to see your brother sit stewing in the pit among a promiscuous pack of howling cads, or wearing a coat that would disgrace an office-boy, why, of course there's no answering you. It's wasting words to argue. I was taking it for granted you had still *some* sense left of sisterly affection, and some decent pride in your relations' position. But I suppose you'd like to see me sweeping a crossing. Besides,' he went on after a brief pause, 'you've your painting to fall back upon. You can earn money at that. It's a jolly good profession. The mater ought to have considered the differences in our positions, and have "governed herself accordingly," as we say in the City.'

'But *you* have your salary!' Kathleen exclaimed, distressed to hear him question so lightly their mother's sense of justice; for, like most good women, she was more loyal to her mother than her mother (to say the truth) had ever deserved of her. 'That's something fixed and certain; you can always count upon it; while my work's precarious: I may happen to sell, or I may happen to make a failure. And then, too, you're a man, and what's the use of being a man, I should like to know—a superior being—a lord of creation—if you can't be trusted to earn your own livelihood better than a woman could? If there's to

be a difference at all, surely it's the women, the weaker of the two, and the less able on the average to take care of themselves, who ought to receive the most! A man can work for his living; a woman can't so well; more doors are closed to her; and I think all that ought to be taken into consideration in arranging inheritances as between sons and daughters.'

'*My* salary!' Mr. Reginald repeated, with supreme scorn in his voice. '*My* paltry salary! That beggarly sum! How can you expect a man brought up with the tastes and feelings of a gentleman to live upon a miserable pittance like that? You don't understand these things, that's where it is; you're not in society. You go and paint half your time at some place or other in Italy'—Mr. Reginald had a profound and impartial contempt for all foreign countries—'and you don't understand the needs and requirements of a man about town. They don't come home to you. Why, neckties alone—there's an item for you! I'm distracted with the difficulty of providing good neckties. And flowers, again! How can one do without flowers? I don't suppose I should ever have a chance of rising to be an Authorized, if Jones were to see me without a gardenia in my buttonhole!'

'Rising to be a what?' Kathleen inquired, looking puzzled.

'An Authorized,' Reggie replied with a superior smile. 'Oh no; I didn't expect you to understand what I meant. It's a beastly vulgar slang, the slang of the Stock Exchange: but what can you expect? If a man's put by his people into a hole of a stock-broker's office, instead of into a cavalry regiment, where his appearance and manners entitle him to be —why, of course, he must pick up the vile lingo of the disgusting hole he's been stuck in. An Authorized is a clerk, a superior clerk, a sort of Trusted Servant, who pays a special subscription to the House, and is entitled to act on his employer's account exactly like a broker. He gets a jolly good screw, an Authorized does in a good firm. I hope in time, by my merits, to rise to be an Authorized. I'll make things hop then, I can tell you, Kitty: Threadneedle Street won't know me!'

'And who's Jones?' Kathleen inquired once more, never having heard till that moment of this mysterious personage.

'Why, our senior partner, of course,' Reggie answered with gusto.

'But I thought he was a Greek, with a very long name,' Kathleen answered, much puzzled.

'So he is,' Reggie replied. 'His full name's Ioannipulides. Now, no Christian body can be expected to say "Mr. Ioannipulides" fifty times over

in the course of a working day—which is only eight hours—so we call him Jones for short. It's every bit as effective, and a deal less expensive on the vocal organs.'

'I see,' Kathleen replied, and was silent for a moment.

'However,' Mr. Reggie continued, returning to the charge, unshattered, 'it doesn't matter how the poor mater *left* the money, don't you know, one way or the other: that's neither here nor there. The long and the short of it is, whether you like it or whether you lump it, you'll have to fork over your share to me as soon as we've got clear through with this beastly probate business; for I want the tin, and, to put it fair and square, I can't do without it.'

Kathleen stood aghast at the proposal.

'What? all dear mother left me!' she cried, thunderstruck. 'You expect me to give it up to you?'

Mr. Reginald assumed a severely logical expression of face.

'I don't *expect* anything,' he replied with conscious moderation. 'In this world, I know, one's exposed to perpetual disappointment. People are so selfish, that's the fact: they never think at all of other people's situations. They won't put themselves in their shoes. All I say is this: I *expect* nothing; but

if you want to see your brother hauled up in the Bankruptcy Court—liabilities, seven hundred and fifty odd: assets, four-and-tuppence—"the bankrupt was severely reprimanded by the learned Commissioner, and did not receive his discharge"—why, of course, you're quite at liberty to look on and enjoy that charming spectacle. It don't matter to *me*. I'd soon get used to it. Though I *would* have thought mere family affection, to say nothing of family pride—for I perceive you haven't got any——'

'But, Reggie,' Kathleen cried, horror-struck, 'you don't mean to tell me that, with your income, you're more than seven hundred pounds in debt? It isn't really true, is it?'

Reggie gazed at her contemptuously.

'What a storm in a teapot!' he answered with gentlemanly scorn. 'Maybe six hundred and fifty. Maybe eight hundred. A gentleman doesn't generally trouble himself about the details of these matters. He buys what he can't possibly do without; and he pays for it by instalments from time to time as occasion offers. His tailor says to him: "Would it be perfectly convenient to you, sir, to let me have a few pounds on account within the next six weeks or so?—for, if so, I should be glad of it. I'm sorry to trouble you, sir; but, you see, your little bill has been running on so long!"—and he rubs his hands apologetically.

And then you say to him in a careless way: "Well, no, Saunders, it wouldn't. I don't happen to have any spare cash in hand to waste on paying bills just at the present moment—Ascot coming on, don't you know, and all that sort of thing; but I'll tell you what I'll do for you; you can make me a couple more suits, tweed dittoes, and knickerbockers." That's the way to manage tradesmen; they don't mind about money, as long as they get your custom: though, as a consequence, of course, one doesn't always remember exactly what one owes within a hundred and fifty pounds or so.'

'Reggie,' Kathleen said firmly, 'I call it wicked of you—wicked!'

'So one's people generally remark,' Reggie answered with perfect unconcern. 'I was talking over this subject with Charlie Owen yesterday, and he told me his governor made precisely the same remark to him last time he struck for an increased allowance. It's astonishing how little originality there is in human beings!'

It was useless being angry with him; so Kathleen began again.

'Now, Reggie,' she said in a serious voice, 'I'm not going to make you a present this time of anything. You must find out what you owe, and show me the bills; and then perhaps I may be disposed to lend you

what you need—on note of hand, you understand—till you're rich enough to pay me.'

'Oh dear yes, I understand,' Reggie answered with alacrity. 'I understand down to the ground. Notes of hand are my *spécialité*. Almost all this that I want to clear off just now is on note of hand, Kitty. Fact is, I'm in a hole; and it's no good denying it. Of course, if you choose to leave your brother in a hole, like Jacob's sons, for the Midianites or somebody to pull him out and sell him up, you're perfectly at liberty, I admit, to do it. But a hole I'm in; and it's notes of hand have put me there. You see, I expected to come into whatever private property the poor mater had; and I expected it to turn out a good deal more than it actually has done. I'm a victim of misapprehension. I flew a kite or two, making 'em payable within six months—of—well, you know, what they call a post-obit. And now I find I can't meet 'em, which is awkward—very; and unless the members of my family come forward and help me, I suppose I must go into the court—and lose my situation.'

That was a good trump-card, and Mr. Reginald knew it.

'But you solemnly declared to me, only six months since, you hadn't a debt in the world except the ones I paid for you!' Kathleen exclaimed reproachfully.

'Why didn't you tell me then the exact amount of your indebtedness?'

'No fellow ever *does* tell his people the exact amount of his indebtedness,' Reggie answered with airy candour. 'It's a trait of human nature.' Which was no doubt quite true, but not particularly consolatory to Kathleen in the present emergency.

'It's very, very wrong of you, Reggie,' she said again, trying to be properly stern with him.

'Oh, that's all rot!' Reggie answered with his usual frankness. 'It's no good pitching into any chap because he behaves exactly the same as every other chap does. I told you there's precious little originality in human nature. I've gone on as all other young men go on in a decent position; and you've gone on in the ordinary way common to their people; so now suppose we drop it all, and get forward with the business.'

And get forward with the business they did accordingly. After a great many subterfuges and petty attempts at deception, Reggie was at last induced to furnish Kathleen, to the best of his ability, with a tolerably complete list of his various creditors and the amounts he owed them. Every item, he explained in detail, was 'simply unavoidable.' These gloves, for example, were necessaries—most undoubted necessaries; any judge would pass them, for a fellow in his

position. Those flowers were naturally part of his costume; hang it all! a man must dress. If people appeared in public insufficiently clad, why, as a matter of common morals, the police interfered with them. As for that fan, put down at fifty shillings, Florrie Clarke had bought that one evening when she was out with him; and he said to the shopman, 'Put it down to me!'—as also with the bouquets, the brooch, and the earrings.

'But what could I do?' he pleaded plaintively. 'She said she wanted them. I was a man, don't you see. I couldn't stand by and let a woman pay for them.'

'It strikes me you're going to let a woman pay for them now,' Kathleen put in with just severity.

Reggie smiled his graceful smile, and, as he did so, Kathleen couldn't help admitting that, after all, he was a very good-looking boy, Reggie.

'Ah, but that's quite a different matter,' he answered, laying one brotherly hand on her shoulder, with a caressing glance. 'You see, *you're* my sister!'

And what a creature a woman is! How inconsistent! How placable! That one fraternal act made Kathleen overlook all Reggie's misdeeds at once and for ever. I regret to have to chronicle it: but she stooped down and kissed him. The kiss settled the question.

Reggie swept the field in triumph. Before he left Kathleen's rooms that afternoon he had extracted a promise that on his producing his bills, and stating the precise amounts of his funded debts in the way of notes of hand with his various creditors, he should receive a sufficient sum in ready cash to settle in full and begin life over again. He meant to turn over a new leaf, he said, cheering up at the prospect. And so he did—in the ledger. A clean sweep of all his bills would allow him to start afresh with increased credit—since his creditors would now conclude he had come into money. Indeed, he instantly formed, in his own imaginative mind, a splendid scheme for inviting Florrie and her mamma down to Richmond on a drag, with Charlie Owen to assist, and a few other good fellows to help drink the dry Monopole. What's the good of getting your people to pay off all you owe, if nobody but the beastly tradesmen is to derive any benefit from their generous behaviour?

So convinced was Mr. Reginald of this truth, indeed, and so firmly determined not to let Kathleen's kindness be wasted for nothing, that on his way down town again from his sister's rooms he turned casually into his tobacconist's in passing.

'I say, Morton,' he observed in an easy tone, 'will you just let me have your little bill to-night? I'm thinking of paying it.'

'Oh, certainly, sir,' the subservient tobacconist answered, with an oily smile, wondering mutely to himself whether this was a dodge to obtain fresh credit.

Reggie read the thought in his eye, and gave a nod of dissent, to correct the misapprehension before it went any further.

'No, it ain't that *this* time, Morton,' he said briskly, with charming sociality. 'No larks, I promise you! I'm on the pay just now; come into a little oof, and arranged with my people.' (That impersonal form sounds so much more manly, and so much more chivalrous, than if one were to say outright, 'my sister!') 'But I want some weeds, too, now I come to think of it, so you may send me round a couple of boxes of those old Porto Ricos. But, if you like, you needn't deliver them till after the bill's paid. Only,' he added, looking his purveyor very straight in the face with a furtive yet searching glance, 'I'd like you to put them down on the bill, don't you know; and, if it's all the same to you, I'd like you to antedate them—say last February—or else I expect my people won't pay, and will cut up rusty.'

The tobacconist smiled a meaning smile. He was well acquainted long since with such threadbare little ruses, which, after the fashion of gentlemen doing a risky trade with young men about town, he condoned as in the end very good for business.

'All right, sir,' he answered, with a nod; 'I quite understand. They shall be entered as you wish. We deal as between men. And just to show you, sir, that I trust you down to the ground, and have perfect confidence in your honour as a gentleman—there need be no trouble about waiting for payment; I'll send the cigars up to your rooms this evening. Will you take a weed now, sir? I can offer you a really very nice Havana.'

Reggie was so delighted with the encouraging result of this first attempt, that he ventured to go a single step further in the same direction. It's convenient, don't you know, for a gentleman to have a little spare cash in hand for emergencies like the projected visit to Richmond.

'And look here, Morton,' he went on evasively, '*would* you mind just doing me a *very* small favour? I'm in want of ready cash; no rhino in hand: but my people, I'm proud to say, are behaving like bricks. They're paying up everything. They'll settle anything in reason I bring in just now as part of my embarrassments. They're prepared for a lump of it. *Could* you make it convenient just to lend me a mere trifle of twenty-five quid for the immediate present? A nominal loan, don't you know, not to take effect till I've paid my debts—but antedate the I O U, say, from last December or January? It'd give me a little ready

money for current expenses, don't you see, which is really an element "making for virtue," as Charlie Owen says, because it prevents one from getting into new debt the very day one's out of the old one!'

Morton hummed and hawed; to antedate the I O U was a felonious act, he rather fancied; but in the end he gave way, and the net result of Mr. Reginald's day was finally this: that he had induced poor Kathleen, out of the slender patrimony which was all she had for certain to count upon in the world, to pay off his debts for him; and that he now found himself with twenty-five pounds of her money in pocket, with which to begin a fresh campaign of silly extravagance. But if you think these proceedings gave Mr. Reginald Hesslegrave a single qualm of conscience, you very much misunderstand that young gentleman's character.

On the contrary, meeting Charlie Owen on the way down the Strand, he begged that like-minded soul to partake of dinner with him forthwith at a first-class restaurant, triumphantly confided to him in the course of the meal, without extenuating aught or setting down aught in malice, the whole of these two dialogues, and finally extended to him a cordial invitation to share a boat up the river with him and the Clarkes, some day very soon, out of the remainder of poor Kitty's plundered money.

CHAPTER XVII.

THE HEART OF THE DECOY DUCK.

It was about those same days that the brand-new Lord Axminster, strolling down the Row one afternoon arm in arm with his impecunious friend Captain Bourchier, nodded a little familiarly to a very pretty girl on a neat chestnut mare, accompanied by a groom of the starchiest respectability. Lord Axminster's salute was too easy-going, indeed, to be described as a bow; it resembled rather the half-playful bob with which one touches one's hat to some man acquaintance. But the pretty girl considered a recognition, no matter how scanty, from a man in Lord Axminster's position, too important a matter to be casually thrown away; and reining in her mount, she drew near to the rails, and exclaimed in a saucy yet sleepy voice:

'Well, how goes it this morning?'

'Oh, all right,' Lord Axminster answered in a non-

chalant tone. 'Are you going to the Graham Pringles' hop this evening?'

'I don't think so,' the pretty girl responded with a careless smile. 'Too hot, you know, for dancing.' Which was a graceful way of covering the unacknowledged truth that she had not in point of fact received an invitation.

Lord Axminster asked a few more of the usual useless society questions, and then stifled a yawn. The pretty girl stroked her mare's glossy neck, and with an easy nod went on her way again, rejoicing in the consciousness that she had attracted the attention of the loungers by the rails as the acquaintance of a genuine nobleman. As soon as she had gone, Captain Bourchier turned to his friend.

'I say, Axminster,' he observed with a tinge of querulousness in his voice, 'you *might* have introduced me. I call it beastly mean of a man to keep all his good things to himself like that. Who is the young woman? She's confoundedly good-looking.'

'Yes, she *is* a nice little thing,' Axminster admitted, half grudgingly. 'Nothing in her, of course, and a kind of sleepy Venus; but distinctly nice-looking, if you care for them that way. A trifle vulgar, though; and more than a trifle silly. But she's good enough for a trip up the river, don't you know. The sort of girl one can endure from eighteen to eight-and-twenty.'

'Who is she?' Captain Bourchier asked, looking after her with obvious interest.

'Who is she? Ah, there you come to the point. Well, that's just it; who is she? Why, Spider Clarke's daughter. You've heard of her—the Decoy Duck.'

Captain Bourchier pursed his lips. The news evidently interested him.

'So that's the Decoy Duck!' he repeated slowly with a broadening smile. 'So that's Spider Clarke's Decoy Duck! Well, I don't wonder she serves her purpose. She's as personable a girl as I've seen for a twelvemonth.'

'She *is* pretty,' Lord Axminster admitted in the same grudging fashion.

'Any brothers?' Captain Bourchier asked, as though the question were one of not the slightest importance.

Lord Axminster smiled.

'Ah, there you go straight to the point,' he answered, 'like a good man of business! That's just it; no brothers. She's the only child of her father, and he's a money-lender. I admire you, Bourchier, for the frank and straightforward way you put your finger on the core of whatever subject you deal with. No beating about the bush or unnecessary sentimentality about *you*, dear boy! She *has* no brothers; she

represents the entire reversionary interest, at fourteen per cent., in old Spider Clarke's money.'

Captain Bourchier assumed at once an apologetic air.

'Well, you see,' he said candidly, 'if one's looking out for tin, it's such a great point to find the tin combined with a young woman who isn't wholly and entirely distasteful to one. I don't go in for sentiment, as you justly observe; but, hang it all! I don't want to go and fling myself away upon the very first young woman that ever turns up with a few thousands to her name, irrespective of the question whether she's one-eyed or humpbacked, a woolly-haired nigger or a candidate for a lunatic asylum. Now, this girl's good-looking; she's straight and well made; and I suppose she has the oof; so, if one's going to give up one's freedom for a woman at all, I should say the Decoy Duck was well worth inquiring about.'

'Very possibly,' Lord Axminster replied, as one who dismisses an uninteresting subject.

'Well, has she the dibs? That's the question,' Captain Bourchier continued, returning to the charge undismayed, as becomes a cavalry officer.

'Spider Clarke is rich, I suppose,' Lord Axminster answered with a little irritability. 'He ought to be, I know. He's had enough out of *me*, anyhow. I'm one of his flies. He did all those bills for me, before

anybody believed my cousin Bertie was really dead; and as it was very speculative business, of course he did them at a heavy discount. He feathered his nest from me. His kites must have swallowed up five years at least of the Membury rent-roll, I should think, before he was "through with it," as that American girl says. I know he's left me pretty well cleaned out. And Florrie will have it all, I suppose. The girl's name is Florrie.'

'Do you think Lady Axminster would ask me to meet her?' Captain Bourchier inquired tentatively.

The new peer raised his eyebrows.

'I'm sure I don't know,' he replied with a doubtful air, like one who could hardly answer for Lady Axminster's conduct. 'They are not exactly the sort of people my wife cares to ask—not even before we'd got things set straight with them financially. Her acquaintance with Miss Florrie and Miss Florrie's mamma was always of the most formal and perfunctory description. Besides, if you want to know the girl, there's no need to approach her as if she were a Duchess. It's easy enough for anybody with a stiver to his name to pick up Florrie Clarke's acquaintance.'

'Oh yes, of course; I can see that for myself,' Captain Bourchier went on with the same cynical candour. 'It's plain enough to anyone she's the sort of young lady who's directly approachable from all quar-

ters. But that's not what I want, don't you see? I want to be introduced to her, fair and square, in the society way, and to judge for myself whether or not she'll do for me. If she does do, then I shall have put things from the first upon a proper basis, so that her father and mother will understand at once in what spirit I approach her. Hang it all, you know, Axminster, when a man thinks it's on the cards he may possibly marry a girl, why, respect for the lady who may in the end become his wife makes him desire to conduct all his relations with her, from the beginning, decently and in order.'

Lord Axminster's lips curled.

'I appreciate the delicacy of your feelings, my dear boy,' he answered, with a faint touch of irony; 'and if Ethel doesn't mind, you shall meet the girl at dinner.'

It was a proud evening indeed for Mrs. Clarke and Florrie when first they dined at Lady Axminster's. To be sure, their hostess put up her tortoise-shell eyeglasses more than once during the course of the dinner, and surveyed the money-lender's wife through them with a good long stony British stare, for all the world as if she were a specimen of some rare new genus, just introduced from Central Africa into the Zoological Gardens of English society. But Mrs. Clarke, who was too stout to notice these little things,

lived on through the stares in the complacent satisfaction of the diamonds that glittered on her own expansive neck; while as for Florrie, with her short black hair even more frizzed and fluffy than ever, she was too deeply taken up with that charming Captain Bourchier to notice what was happening between her mamma and their hostess. Captain Bourchier, she felt, was quite the right sort of man—a perfect gentleman. He was older than Reggie Hesslegrave, of course, but very nearly as good-looking: and then, he was well connected, and held such delightfully cynical views of life—in fact, disbelieved in everybody and everything, which, as all the world knows, is so extremely high-toned. Miss Florrie was delighted with him. He wasn't rich, to be sure; that papa and mamma had heard; but he was the son of an Honourable, and the first-cousin of a peer, not to mention remote chances of succeeding through his mother to a baronetcy in abeyance. Florrie felt at once this was a very different case from poor dear Reggie Hesslegrave's; and when at the end of the evening Captain Bourchier gave her hand the most delicately chivalrous pressure imaginable, and trusted Mrs. Clarke would allow him to call some day soon at Rutland Gate, Florrie realized on the spot this was genuine business, and responded with a maiden blush of the purest water. That dainty little baby face was

always equal to such an emergency; for Miss Florrie had the manners of the most shrinking *ingénue*, with the mind and soul which might reasonably be expected of Spider Clarke's daughter.

And yet not wholly so, as things turned out in the end: for, after Captain Bourchier had called once or twice at Rutland Gate, and had duly poured into Miss Florrie's ears his tale of artless love, and been officially accepted by Miss Florrie's papa and mamma as the prospective inheritor of Miss Florrie's thousands, a strange thing came to pass in the inmost recesses of Miss Florrie's heart—a thing that Miss Florrie herself could never possibly have counted upon. For when she came to tell Reggie Hesslegrave that she had received a most eligible offer from a captain in a cavalry regiment, and had accepted it with the advice and consent of her parents, poor Reggie's face grew so pale and downcast that Florrie fairly pitied him. And then, with a flash of surprise, the solemn discovery burst in upon her that in spite of papa and mamma, and the principles they had instilled, she and Reggie Hesslegrave were actually in love with one another.

It was true, quite true: so far as those two young people were capable of loving, they were actually in love with one another. The human heart, that very incalculable factor in the problem of life, had taken its revenge at last on Miss Florrie. She had been brought

up to believe the heart was a thing to be lightly stifled in the interests of the highest bidder, social or mercantile; and now that she had accepted a most eligible bid, all things considered, she woke up all at once to sudden consciousness of the fact that her heart, her heart too, had a word to say in this matter. What she had mistaken for the merest passing flirtation with Reggie Hesslegrave was in reality a vast deal more deep and serious than what she had been taught to regard as the grave business of life with Captain Bourchier. She had feelings a little profounder and more genuine than she suspected. The soul within her was not quite so dead as her careful upbringing had led her to believe it.

In point of fact, when real tears rose spontaneous, at the announcement, in Reggie Hesslegrave's eyes, real tears rose to meet them in Miss Florrie's in turn. They were both astonished to find how much each thought of the other.

Not that Florrie had the faintest intention—just as yet—of throwing overboard her eligible cavalry officer. That would be the purest Quixotism. But she recognised at the same time that the cavalry officer was business, society, convention; while Reggie Hesslegrave was now romance—a perilous delight she had never till that moment dreamed of. As romance she accepted him, therefore, and much romance she got

out of him; risky romance of a sort that stirred in poor Florrie's sleepy sluggish heart a strange throbbing and beating never before suspected. She was engaged to Captain Bourchier, of course, and she meant to marry him; one doesn't throw overboard such a chance as that of placing one's self at once in the very thick of good society. But week after week, and month after month, while she met Captain Bourchier from time to time at dance or racecourse, she still went on writing in private most passionately despairing letters to Reggie Hesslegrave, whom she could never marry. As she put it herself, she was dead stuck on Reggie. Week after week, and month after month, she made stolen opportunities for meeting him, unawares, as it seemed, by Hyde Park Corner, or saying a few hurried words to him as she passed in Piccadilly. Then the interviews between them grew bolder and bolder; Florrie pencilled a few hasty lines:

'Will be at the Academy with mamma to-morrow at ten; meet me, if you can, in the Architectural Drawings; it's always empty. I'll leave mamma in one of the other rooms; she doesn't care to go round and look at all the pictures.'

And these fleeting moments grew dearer and ever

dearer to Florrie Clarke's mind ; they came as a revelation to her of a new force in her bosom ; till she got engaged to Captain Bourchier, she had never herself suspected what profound capacity for a simple sort of every-day romance existed within her.

Moreover, 'tis a peculiarity of the thing we call love that it gets out of every man and every woman the very best that is in them. Reggie Hesslegrave began to feel himself in his relation to Florrie quite other than he had ever felt himself in any other relation of his poor wasted existence. He loved that girl, with a love that, for him, was very nearly unselfish. He thought of her and he dreamt of her. He lived day and night for her. He risked Kathleen's money recklessly for her sake on impossible outsiders, and backed the favourite at race after race, in utter disregard of worldly circumstances, in order to win her a princely income. That was about the highest point Reggie's industry, affection, and unselfishness could reach ; in his way, he was raised above his own normal level. For Florrie he would almost have consented to wear an unfashionable coat, or to turn down his trousers when Bond Street turned them up, or to do anything, in fact, that a woman could wish—except curb his expenditure and lay by for the future.

So, for about eighteen months, things went on in this way : and then flying rumours began to flit about

town that Spider Clarke of late had not been doing quite so well in his money-lending as usual. His star was waning. It was whispered at the clubs that, emboldened by his success with Algy Redburn, whom he was known to have financed during the tedious course of the Axminster peerage case, he had launched out too freely into similar speculations elsewhere, and had burnt his fingers over the monetary affairs of a very high personage. With bated breath, people mentioned his Serene Highness the Duke of Saxe-Weissnichtwo. Whether this was so or not, it is certain at least that Spider Clarke was less in repute in St. James's than formerly; the ladies who returned Mrs. Clarke's bows so coldly at the theatre, returned them now with the very faintest of possible inclinations, or affected to be turning their opera-glasses in the opposite direction, and not to notice her. Even Captain Bourchier himself, whose suit had been pressed hard and warm at first, began to fancy it was a precious good thing that innocent-looking little Decoy Duck had played so fast and loose with him; for, as things were turning out now, he was confoundedly inclined to doubt whether the man who got her would get enough pickings with her to make it worth his while to give up that very mysterious entity he called his liberty. Henceforth, he was seen less and less often at Rutland Gate, and

affected more and more at the Flamingo Club to speak of his relations with the Spiderette as a mere passing flirtation, that had never been meant to come to anything serious.

So matters went on till the end of the season. Meanwhile, the less Florrie saw of the accepted lover, the more and more did she see of the clandestine and romantic one. As for Reggie, he began to plan out a mighty scheme for winning himself fortune at a single stroke—a heroic investment of every penny he could raise, by pledging his slender credit, on a famous tip for the coming Cesarewitch. He intended to be rich, and to cut out that beastly Bourchier man, and to make himself a swell, and to marry Florrie. On the very afternoon when the news of his fortune was to reach London by telegram, however, he received a despatch at his office in the City which considerably disquieted him. Just at the first blush, to be sure, he thought it must be meant to announce the triumph of Canterbury Bell, whom he had 'backed for his pile'; but when he opened it, what he read was simply this:

'Come round to-night to see me; ask for me at the hall door; important news; must speak with you. —FLORRIE.'

Mr. Reginald wondered much what this message

could portend. He determined to go round to Rutland Gate at the earliest possible moment—as soon as he had satisfied himself that Canterbury Bell had behaved as he had a right to expect of such a filly, and that he was indeed the possessor of a marrying competence.

CHAPTER XVIII.

PRECONTRACT OF MATRIMONY.

That night was the most eventful of Mr. Reginald's life. For some weeks beforehand, indeed, he had lived in a perfect ferment of feverish excitement, intending, in his own expressive dialect, to 'pull off a double *coup*' on the day when Canterbury Bell provided him at one stroke with a colossal fortune. To say the truth, he held in his pocket, against this foregone contingency, a most important Document, which he designed to pull forth and exhibit theatrically to the obdurate Florrie at such a dramatic moment of triumph, that even Florrie herself would have nothing left for it but to throw overboard incontinently the cavalry officer, and fly forthwith to love in a cottage with her faithful admirer. Mr. Reginald had planned this all out beforehand in the minutest detail; and he had so little doubt of Canterbury Bell's ability to land him at once in fame and fortune, that he pulled forth

the Document many times during the course of the day, and read it through to himself once more with the intensest satisfaction.

Still, it's hard to wait for hours, slaving and toiling in an office in the City, when you know full well—on the unimpeachable authority of a private tip—that wealth and immunity are waiting for you all the while—to a moral certainty—at a bookmaker's at Newmarket. But necessity knows no law; and Mr. Reginald nathless so endured till five in the evening. By that hour he had reached the well-known office in the Strand where he was wont to await the first telegrams of results from the racecourses of his country. As he approached those fateful doors, big with hope and apprehension, a strange trembling seized him. People were surging and shouting round the window of the office in wild excitement. All the evil passions of squalid London were let loose there. But Mr. Reginald's experienced eye told him at once the deadly news that the favourite must have won—for the crowd was a joyous one. Now, the crowd in front of a sporting paper's office on the evening of a race day is only jubilant when the favourite has won; otherwise, of course, it stands morose and silent before the tidings of its failure. But Canterbury Bell was what Mr. Reginald himself would have described in the classic tongue of the turf—the muddy turf of Fleet Street—

as 'a rank outsider,' for it is only by backing a rank outsider at heavy odds, 'on unexceptionable information,' that you can hope to haul in an enormous fortune at a stroke, without risking a corresponding or equal capital to start with. So the pæans of delight from the crowd that danced and yelled outside the office of the sporting paper made Reggie's heart sink ominously. Could his tipster have played him false? It looked very much like it.

Worse and worse, as he drew nearer he could catch the very words of that jubilant cry—'The Plunger! The Plunger!' A hundred voices echoed it wildly to and fro in their excitement. The whole air was fairly rent with it—'The Plunger! The Plunger!!'

Now, the Plunger was the name of that wretched horse, the favourite! Reggie came up with bated breath. His heart stood still within him.

'What's won?' he asked a costermonger, who was shouting with the rest.

And the man, giving him a cool stare, made answer at once:

'Wy, can't you see it up there, you image? The Plunger! The Plunger!'

Reggie raised his eyes at once to the big lime-lit transparency on the front of the signboard, and read there his doom. It *was* The Plunger!

'And Canterbury Bell?' he gasped out, half clutching the man for support.

'Canterbury Bell!' the costermonger responded with an instinctive gesture of profound contempt. 'You 'aven't gone and risked yer money on Canterbury Bell, 'ave yer? Wy, Canterbury Bell was never in it at all. I could 'a told you that much if you'd 'a axed me aforehand. Canterbury Bell's a bloomin' fraud. She wan't meant to stay. She wan't never so much as in it.'

Reggie's brain reeled round. With a sickening sense of disillusion and disappointment, he clutched the Document in his pocket. Then all was up. He could never marry Florrie. The bubble had burst. He had chucked away his bottom dollar on a 'blooming fraud,' as the costermonger called it. Life was now one vast blank. He didn't know where to turn for consolation and comfort.

His first idea, in fact, was to slink off, unperceived, and never keep the engagement with Florrie at all. What use was he now to Florrie or to anybody? He was simply stone-broke. Not a girl in the world would care for him. His second idea was to fling himself forthwith over Waterloo Bridge; but from that heroic cowardice he was deterred by the consideration that the water was cold, and if he did, he would probably drown before anyone could rescue

him, for he was a feeble swimmer. His third and final idea was to go and tell Florrie every word of what had happened, and to throw himself, so to speak, on her generosity and her mercy.

Third ideas are best. So he went, after all, to Rutland Gate, much dispirited. A man-servant in a mood as dejected as his own opened the front door to him. Was Miss Clarke at home? Yes, the servant replied still more dejectedly than ever; if he liked, he could see her.

Reggie stepped in, all wonder. He rather fancied that man-servant, too, must have lost his all through the astounding and incomprehensible victory of The Plunger.

In the drawing-room, Florrie met him, very red as to the eyes. Her mien was strange. She kissed him with frank tenderness. Reggie stared wider than ever. It began to strike him that all London must have backed Canterbury Bell for a place, and gone bankrupt accordingly. Argentines were nothing to it. He had visions of a crash on 'Change to-morrow. But Florrie held his hand in hers with genuine gentleness.

'Well, you've heard what's happened?' she said. 'You dear! and still you come to see me?'

'What? The Plunger?' Reggie ejaculated, unable to realize any save his own misfortune.

'The Plunger!' Florrie repeated in a vague sort of reverie. 'I'm sure I don't know what you mean. It's this about poor papa. Of course you've heard it?'

'Not a word,' Reggie answered, with a pervading sense that misfortunes, like twins, never come single. 'Has anything dreadful happened?'

'Anything dreadful?' Florrie echoed, bursting at once into tears. 'Oh, Reggie, you don't know! Everything dreadful! everything!' And she buried her fluffy head most unaffectedly in his shoulder.

Reggie was really too chivalrous a man, at such a moment, when beauty was in distress, to remember his own troubles. He kissed away Florrie's tears, as a man feels bound to do when beauty flings itself on him, weeping; and as soon as she was restored to the articulate condition, he asked, somewhat tremulous, for further particulars. For 'everything,' though extensive enough to cover all the truth, yet seems to fail somewhat on the score of explicitness.

'Look at the paper!' Florrie cried with another burst, all sobs. 'Oh, Reggie, it's too dreadful! I just *couldn't* tell you it.'

She handed him an evening journal as she spoke. Reggie glanced at the place to which her plump little forefinger vaguely referred him. The words swam before his eyes. This was truly astonishing: 'Arrest of the Well-known Money-lender, Mr. "Spider"

Clarke, for Fraud and Embezzlement. Alleged Gigantic System of Wholesale Forgery. Liabilities, Eighty Thousand; Probable Assets, Nil. The Spider's Web, and the Flies that filled it!'

Reggie read it all through with a cold thrill of horror. To think that Florrie's papa should have turned out a fraud, only second to Canterbury Bell, in whom he trusted! It was terrible, terrible! As soon as he had read it, he turned with swimming eyes of affection to Florrie. His own misfortunes had put him already into a melting mood. He bent down to her tenderly. He kissed her forehead twice.

'My darling,' he said gently, with real sympathy and softness, 'I'm so sorry for you! so sorry! But, oh, Florrie, I'm so glad you thought of sending for me.'

Florrie drew out a letter in answer from her pocket.

'And just to think,' she cried with flashing eyes, handing it across to him with indignation, 'that dreadful other man—before the thing had happened one single hour—the hateful, hateful wretch—he wrote me that letter! Did ever you read anything so mean and cruel? I know what to think of him now, and, thank goodness, I've done with him!'

Reggie read the letter through with virtuous horror. As poor Florrie observed, it was a sufficiently heartless one. It set forth, in the stiffest and most conven-

tional style, that, after the events which had happened to-day before the eyes of all London, Miss Clarke would of course recognise how impossible it was for an officer and a gentleman and a man of honour to maintain his relations any longer with her family; and it therefore begged her to consider the writer in future as nothing more than hers truly,

PONSONBY STRETFEILD BOURCHIER.

Reggie handed it back with a thrill of genuine disgust. 'The man's a cad,' he said shortly; and, to do him justice, he felt it. Meanness or heartlessness of that calculated sort was wholly alien to Reginald Hesslegrave's impulsive nature.

'Thank you, Reggie,' Florrie said, drawing nearer and nearer to him. 'But you know, dear, I don't mind. I never cared one pin for him. After the first few weeks, when I thought of him beside *you*, I positively hated him. That's the one good thing that has come out of all this trouble; he won't bother me any more; I've got fairly rid of him.'

Reggie pressed her to his side.

'Florrie dear,' he whispered chivalrously, 'when you talk like that, do you know, you almost make me feel glad all this trouble has come—if it has had the effect of making us draw closer to one another.'

And that it had that effect at that present moment was a fact just then physically and visibly demonstrable.

Florrie laid the frizzy curls for a minute or two on his shoulder. In spite of her misfortunes, she was momentarily quite happy.

'I always loved you, Reggie,' she cried; 'and I can't be sorry for anything that makes you love me.' And she nestled to his bosom with the most confiding self-surrender.

This confidence on Florrie's part begot in return equal confidence on Reggie's. Before many minutes he had begun to tell that innocent, round-faced girl how narrowly he had just missed a princely fortune, and how opulent he would have been if only Canterbury Bell had behaved as might have been expected of so fine a filly.

'And it was all for you, Florrie,' he said ruefully, fingering the Document all the while in the recesses of his pocket. 'It was all for you, dear one! I thought I should be able to come round to you to-night in, oh such triumph, and tell you of my good-luck, and ask you to throw that vile Bourchier creature overboard for my sake, and marry me off hand—because I so loved you. And now it's all gone smash—through that beastly wretch, The Plunger.'

'Did you really think all that?' Florrie cried, look-

ing up at him through her tears, and smiling confidingly.

'Do you doubt it?' Reggie asked, half drawing the Document from the bottom of his pocket.

'N-no, darling. I don't exactly *doubt* it,' Florrie answered, gazing still harder. 'But I wonder . . . if you will say it just now, so as to please me.'

Reggie's time had come. Fortune favours the brave. He held forth the Document itself in triumph at the dramatic moment. After all, it had come in useful. 'Read *that!*' he cried aloud in a victorious voice, like a man who produces irrefragable evidence.

Florrie gazed at the very official-looking paper in intense surprise. She hardly knew what to make of it. It was an instrument signed by the Right Reverend Father in God, the Archbishop of Canterbury; and it set forth in fitting terms his archiepiscopal blessing upon a proposed union between Reginald Francis Hesslegrave, Bachelor, of the Parish of St. Mary Abbott's Kensington, and Florence Amelia Barton Clarke, Spinster, of the Parish of Westminster.

Florrie gazed at it, all puzzled.

'Why, what does this mean, dearest?' she faltered out with emotion. 'I don't at all understand it.'

That was a proud moment for Reggie—about the proudest of his life.

'Well, it's called a special license, dear,' he

answered, bending over her. 'You see, Florrie, I took it for granted Canterbury Bell was safe to win—as safe as houses—so I made up my mind to try a *coup* beforehand. I went to the surrogate and swore a declaration——'

'A what?' Florrie exclaimed, overcome by so much devotion.

'A declaration,' Reggie continued, 'don't you know—a sort of statement that we both of us wished to get married at once, and wanted a license; and here the license is; and I thought, when Canterbury Bell had won, and I was as rich as Crœsus, if I brought it to you, just so, you'd say like a bird: "Never mind my people; never mind Captain Bourchier. I've always loved you, Reggie, and now I'm going to marry you." But that beastly fool The Plunger plunged in and spoiled all. If it hadn't been for him, you might perhaps have been Mrs. Reginald Hesslegrave to-morrow morning. Mrs. Reginald Hesslegrave is a first-rate name, darling.'

Florrie looked up at him confidingly. She recognised the adapted quotation from a well-known poet.

'And it's no good now,' she said plaintively, 'since The Plunger put a stop to it!'

A gleam of hope dawned in Reggie's eyes. He was in a lover's mood: all romance and poetry.

'Well, the *license* is all right,' he said, taking

Florrie's hand in his and smoothing it tenderly. 'The license is all right, if it comes to that. There's no reason, as far as the formalities go, why I shouldn't marry you, if you will, to-morrow morning.'

'Then what stands in the way?' Florrie inquired innocently.

'You,' Reggie answered at once, with a sudden burst of gallantry. 'You yourself entirely. Nothing else prevents it.'

Florrie flung herself into his arms.

'Reggie! Reggie!' she sobbed out, 'I love you with all my heart! I love you! I love you! You're the only man on earth I ever *really* loved. With you, and for your sake, I could endure anything—anything.'

Reggie gazed at her, entranced. She was really very pretty. Such eyes! such hair! He felt himself at that moment a noble creature. How splendid of him thus to come, like a modern Perseus, to the rescue of beauty—of beauty in distress at its hour of trial! How grand of him to act in the exact opposite way from that detestable Bourchier creature, who had failed at a pinch, and to marry Florrie offhand at the very time when her father had passed under a serious cloud, and when there was some sort of merit in marrying her at once without a penny of expectations! Conduct like that had a specious magnanimity about

it which captivated Reginald Hesslegrave's romantic heart. The only point in the case he quite forgot to consider was the probability that Kathleen, unconsulted on the project, might be called upon to support both bride and bridegroom.

He clasped the poor panting little Decoy Duck to his bosom.

'Flossie dearest,' he murmured, '*I* have nothing; *you* have nothing; we have both of us nothing. We know now it's only for pure, pure love we can think of one another. I love you. Will you take me? Can you face it all out with me?'

Florrie hid her face yet once more in Reggie's best white waistcoat. He didn't even stop to reflect how she tumbled it.

'Darling! darling!' she cried. 'How unselfish—how noble of you!'

Reggie drew himself up with an ineffable sense of having acted, in difficult circumstances, like a perfect gentleman. He was proud of his chivalry.

'Then to-morrow,' he said briefly, 'we will be married with this license, as the Archbishop directs, at St. Mary Abbott's, Kensington.'

Florrie clung to him with all her arms. She seemed to have a dozen of them.

'Oh, you dear!' she cried, overjoyed. 'And at such a moment! How grand of you! How sweet! Oh,

Reggie, now I know you are indeed a true gentleman!'

Reggie thought so himself, and stood six inches taller in his own estimation; though even before, Heaven had granted him a fairly good conceit o' himself.

CHAPTER XIX.

RE-ENTER MORTIMER.

It's an easy enough matter getting married in London, when you're carrying a special license for the purpose in your pocket: it smooths over the ingenious obstructions placed by English law in the way of matrimony; and Reggie, having once decided to perform, as he thought, this magnanimous action, saw no reason why he should not perform it at once, now the crisis had come, with the utmost expedition. So he despatched an imaginative telegram to the office in the City next morning, announcing—with a lordly disregard of historical truth—that he was prevented by serious indisposition from attending to his work in Capel Court that day; after which little excursion into the realms of fiction, he met Florrie by appointment at the church door, where, accompanied only by Charlie Owen, who undertook the arduous duty of giving away the bride, he was duly married at St. Mary Abbott's, Kensington, to blushing little Florrie

in her plain white flannel. (It came in quite handy, Florrie said, to be married in.)

Reggie was aware that he was performing a noble and generous act; and he looked fully conscious of it. As for Florrie, she thought nobody had ever been so heroic and so chivalrous as Reggie; and she felt prouder that morning, in her simple white frock, with her stockbroker's clerk, than if she had married the Commander-in-Chief himself, let alone a mere Captain in a distinguished cavalry regiment.

As soon as the ceremony was over, and Charlie Owen had evaporated, Reggie began to reflect seriously upon the lions in the path—the question of ways and means—the difficulties of supporting a wife and family. Stern critics might suggest that it was perhaps a few minutes late for taking that branch of the subject into consideration; but being now a married man, Reggie determined to face the duties of the situation as became his heightened dignity. He made up his mind at once to look out for some better paid post, and do his best to earn an adequate livelihood for Florrie. Meanwhile, however, and just as a temporary expedient, he decided—to ask a little passing assistance from his sister Kitty.

It was always so. Master Reggie danced; 'twas poor Kitty's place to pay the piper. Not that very day, of course. Hang it all, you know! a man may

be allowed three days of honeymoon with the wife of his youth, before busying himself with the sordid mundane affairs of pounds, shillings, and pence, mayn't he? So Reggie resolutely determined to live in future a most quiet and saving life, and endeavoured to distract poor Florrie's mind in the interim from this horrid crash in her papa's affairs by spending the few remaining pounds he had still in pocket from last quarter's salary in taking her round to all the best burlesques then going on at the theatres. It didn't so much matter spending these few stray sovereigns like that, don't you see, because he meant to put his case plainly before Kitty next week, and get her to make him a last final loan on the strength of his new good resolutions as security; after which, he said to himself with the utmost firmness, he meant to reform altogether, and strike out a new line of economic action. Reggie was magnificent at good resolutions. The bother of it was, they all went to swell that nether pavement.

Now, it so happened that during those days Rufus Mortimer, too, who had been over in America for a year and a day, in part to distract himself from the effects of his disappointment, and in part to look after the ancestral engineering works, had returned to London, and had written to ask Kathleen's leave to visit her once more at her lodgings in Kensington—a

smaller set, which she had occupied since her mother's death, and her consequent reduction of available income.

Kathleen always liked Rufus Mortimer. She knew he was genuine. She recognised his goodness of heart and his true American chivalry; for where women are concerned, there is no person on earth more delicately chivalrous than your American gentleman. So, with sundry misgivings, she allowed Rufus Mortimer to call on her again, though she hoped he would not reopen the foregone conclusion she had settled that day on the Lido at Venice. And Rufus Mortimer for his part arrived at her rooms with a firm determination in his own mind not to ask Kathleen anything that might possibly be embarrassing to her feelings or sentiments. This first visit at least should be a purely friendly one; it should be taken up in discovering, by the most casual indications of straws on the wind, how Kathleen now felt towards her rejected lover.

But have you ever noticed that if you set out anywhere, fully determined in your own mind to conduct a conversation upon certain prearranged lines, you invariably find yourself at the end of ten minutes diverging entirely from the route you planned out for yourself, and saying the very things you had most earnestly decided wild horses of the Ukraine should never tear from you?

It was so with Rufus Mortimer. Before he had been ten minutes engaged in talk with Kathleen, he found conversation had worked round by slow degrees, of itself, to Venice; and when once it got to Venice, what more natural on earth than to inquire about old Venetian acquaintances? while, among old Venetian acquaintances, how possibly omit, without looking quite pointed, the name of the one who had been most in both their minds during that whole last winter on the Fondamenta delle Zattere? Rufus Mortimer felt there was no avoiding the subject. Like the moth with the candle, he circled round and round, and at last dashed right into it.

'And Willoughby?' he asked after a pause, with a furtive side-look; 'have you never heard anything more, Miss Hesslegrave, about Willoughby?'

Kathleen's face flushed rosy red, but she gave no other sign of her suppressed emotion as she answered with a quiet resignation of manner:

'No; I've heard nothing more of him since he left Venice that April.'

Mortimer leaned forward eagerly. A bright light gleamed in his eye.

'What! he hasn't ever written to you?' he cried. 'Do you mean to say he hasn't written?'

Kathleen gazed at him pleadingly.

'No, Mr. Mortimer,' she answered in a very sad

voice. 'He—he went away from Venice under circumstances which I can't quite explain in full to you; and from that day to this'—her lips quivered visibly—'I've never heard anything more of him.'

Mortimer clutched his two hands in one another nervously.

'Oh, how wrong of him!' he cried, with a timid glance at Kathleen. 'How unkind! How cruel! Why, Miss Hesslegrave, I should never have expected such conduct from Willoughby.'

'Nor I,' Kathleen admitted frankly, with a little burst of unreserve. It was such a relief to be able to talk about him to anybody who could understand, were it even but a little, her position. 'But then—oh, Mr. Mortimer, you don't know all. If you knew how unhappily and how strangely he was misled, you wouldn't be harsh in your judgment of him.'

'By—your mother?' Mortimer inquired, with a flash of intuition—one of those electric flashes which often occur to men of the nervous temperament when talking with women.

Kathleen bowed her head.

'Yes, by my mother,' she answered softly.

There was a long deep pause. Then Mortimer spoke once more.

'That was eighteen months ago now,' he said, in a gentle undertone.

Kathleen assented.

'Yes, eighteen months ago.'

'And you've heard nothing more of him in any way since, directly or indirectly?'

'No, nothing,' Kathleen answered. Then she paused for a second, doubtful whether or not to utter the thought that was in her. 'Though I've tried every way I knew how,' she went on at last with an effort.

Mortimer turned to her gently. He was more like a woman than a man in his sympathy.

'You've been pressing this trouble down unconfessed in your own heart, Miss Hesslegrave,' he said with strange candour, yet strange gentleness of manner; for he came from one of those old Pennsylvanian Quaker families in which a certain feminine tenderness of nature may almost be reckoned as a hereditary possession. 'You've been pressing it down too long, till the repression has done you harm. It has told on your health. Why not confide in me frankly? You know me well enough to know that if there is any way in which it's possible for me to help you, I shall be more than repaid by the consciousness of having served you.'

'You're too good, Mr. Mortimer,' Kathleen answered, the tears rising fast to her blinded eyes. 'I haven't deserved this from you. But you don't understand.

You never *could* understand. For—well, for *his* sake I could never explain this matter to anybody. You see, it would be a real breach of confidence. There are points I can't explain, because—they're *his* secret.'

'And yet he has left you!' Rufus Mortimer exclaimed. 'While *I*—oh, Miss Hesslegrave!' He looked at her and held his peace. He was more in love with her than ever.

Kathleen rose and faced him.

'Dear Mr. Mortimer,' she said, with a faint tremor in her voice, 'we are no longer boy and girl. Why shouldn't I speak freely to you? You are very, very kind, more kind than I deserve; but—you mustn't talk like that to me. I love him still; I mustn't allow any other man to say such things to me about him. I like you, oh, ever so much, for all your kindness and sympathy; but I can't listen to you when you talk like that of *his* conduct. Please, please, don't do it.'

Mortimer leaned back again in his chair and looked hard at her.

'If *you* wish it,' he answered, 'I'll speak, or I'll be silent. Your will is law to me. I will do as you wish me. But I didn't come here to plead for myself to-day. All that shall be buried. Only, let me know whether it would help you to see him again. If it would, I'll hunt him out, though I have to tramp on foot over Europe to do it.'

'Yes, I want to see him again!' Kathleen answered, 'just once—if no more—to explain to him. He went away under a misapprehension that *she* had impressed upon him. So unjust! so untrue! And it's breaking my heart. I can't stand it, Mr. Mortimer.'

'I shall find him out,' Mortimer cried, rising; 'if he's to be found, I shall find him. In Europe, Asia. Africa, or America, I shall find him. Wherever he is, I'll track him. Miss Hesslegrave, I'll catch him by the neck and bring him to you.'

'You can't,' Kathleen answered. 'He has gone, like a shooting-star. He has left no trace behind. But I'm none the less grateful to you. You have always behaved to me as nobody else could have done.' She paused again for a second. 'If it were not for *him*'——she began; then she broke off, faltering.

'Thank you,' the American replied in a very low voice, supplying the missing words for himself without difficulty. 'I appreciate your kindness. I will do my best to find him. But if he never turns up again—if he has disappeared for ever—oh, Miss Hesslegrave, is there no chance—no hope for any other man?'

Kathleen gazed at him fixedly.

'No, no hope,' she answered with a visible effort. 'Mr. Mortimer, I like you; I respect you ever so much. But I love Arnold Willoughby. I could never give

my heart to any man but him. And unless I gave my heart——'

'You are right,' Mortimer broke in. 'There we two are at one. I care for nothing else. It is your heart I would ask for.'

Trembling, he rose to go. But he held her hand long.

'And remember,' he said with a lump in his throat, 'if at any time you see reason to change your mind, I too have loved one woman too well in my time ever to love any other. I am yours, and yours only. One motion of your hand, and be sure I shall understand it! He may die out of your life. You can't die out of mine. I shall always hope on, though no good come of hoping.'

He grasped her hand hard; Kathleen allowed him to grasp it. He stooped down and imprinted one kiss on the soft palm; she did not resent the action. She felt too well in what spirit he did it to feel called upon to prevent him. She had pity for his despair. Then he hurried down the stairs. His heart was too full for him to remain any longer. He could hardly hold back his tears, so deeply was he agitated.

On the doorstep he knocked up by accident against Reggie. The head of the house stopped the stranger quite eagerly.

'Hullo,' he exclaimed in some surprise; 'are *you* back again in England?'

'Yes, so it seems,' the American replied, trying to calm himself outwardly. 'I got back on Tuesday.'

'Last Tuesday as ever was?' Reggie cried.

'Yes, just so: last Tuesday.'

'And lost no time in hunting Kitty up!' Reggie went on, with a broad smile. This was really most promising. He knew the American, though an artist by choice, was reputed one of the richest business men in Philadelphia. It looked extremely healthy that he should have been in such a hurry to hunt up Kathleen.

'My first visit was to Miss Hesslegrave,' Mortimer answered with truth, feeling on his side the immense importance of conciliating Kathleen's only brother and sole surviving relation.

Reggie drew a long breath. Could anything have been more opportune? How pat comes fate! The moment had just arrived when he stood in sorest need of a wealthy brother-in-law; and now, in the nick of time, on the very crest of opportunity, here was chance itself throwing the pick of wealthy brothers-in-law right in his path, as it were, like a crooked sixpence: for, though Rufus Mortimer tried to look and speak as unconcernedly as he could about his visit to Kitty, there was something in his voice and manner which showed Reggie quite clearly the nature of his errand at Kensington that morning. Reggie had suspected as much, indeed, since the first summer Mortimer

spent in his own hired house in London; but it was plain as the sun in the sky to him that moment what he meant; if Kathleen chose she could marry the millionaire, and thereby confer on her loving brother the inestimable boon of a moneyed relation.

'I'm proud to hear it,' Reggie responded with warmth. 'She's a good girl, Kitty; and she's worth a fellow's calling upon. I like her myself. She's the very best sister any fellow ever hit upon.' Which was perfectly true, much more so, indeed, than Mr. Reggie himself ever fully realized.

So he mounted the stairs in a bland good-humour, the unpleasantness of having to confess his marriage to Kathleen being now much mitigated by the consoling consciousness that, if Kathleen chose, she could probably annex the richest American that moment in London. Most characteristically, too, Reggie thought of it all entirely from that one point of view; it wasn't really a question of a husband for Kitty, but of an eligible brother-in-law for Reginald Hesslegrave.

CHAPTER XX.

A FAMILY COUNCIL.

Reggie entered the room in the best of high spirits. They were confirmed by observing that Kitty had tears in her eyes—an excellent sign: she had evidently been crying. Hence Mr. Reggie acutely concluded that Mortimer must have proposed to her, and been refused for the moment, though not, of course, necessarily in a definitive fashion. Reggie was dimly aware, to be sure, as a brother may be, that there was Somebody at Venice; and he had drawn for himself the vague and formless inference that this Somebody, as he mentally put it in his own dialect, had failed to come up to the scratch with Kitty. Hence these weepings. But, then, girls are so stupid! If the fellow at Venice couldn't be brought to propose, why, it was clearly Kitty's duty, for her family's sake, to accept at once so eligible an offer as Rufus Mortimer's, especially when a brother could say, with Reggie,

'La famille, c'est moi!' Then her proper course shone forth with peculiar obviousness.

So Reggie entered his sister's room in the familiar fraternal mood of the man who isn't going to put up with any feminine nonsense.

Kathleen greeted him rather coolly. In point of fact, having just been deeply stirred, she was in no mood at the moment for receiving Reggie. She kept her eyes as much averted from her brother as possible, and strove to prevent them from catching Reggie's at awkward angles. Still, Reggie could see very well she had been crying, and could observe from her manner that she was a good deal agitated. That was all most satisfactory. He dropped into an easy-chair with a careless fraternal air; and thinking it best to blurt the whole thing out at once without needless prologue, he looked across at her narrowly as he uttered the enigmatical words:

'Well, Kitty, I've come to receive your congratulations.'

'Congratulations?' Kathleen responded, taken aback. 'On what, my dear boy? Have they raised your salary?'

'Not they!' Reggie answered, smiling. 'Catch 'em at it! That's all! They never appreciate modest merit. Besides, I don't take much stock in stock-broking. The game ain't worth it, except, of course,

for principals. No, Kitsy, it isn't that. It's something much more important.' He caressed his moustache. 'Can't you guess,' he said, 'what a man's most likely to ask his sister to congratulate him on?'

Kathleen's fears rose high at once. When Reggie wanted money, he addressed her as Kitty: but when it got to Kitsy, a most unusual diminutive of extreme affection, she felt sure he must mean to come down upon her for absolutely unprecedented advances.

'You're not engaged, are you, Reggie?' she faltered out in a feeble voice. 'For if you are, I'm sure it's very wrong indeed of you. You can't keep yourself, so you've surely no right to think of burdening me with someone else also.'

Reggie's lip curled slightly.

'What a girl you are!' he cried with a faint dash of disdain. 'Taking such a low monetary point of view about everything! One would think getting married was a mere matter of £ s. d. Not a touch of sentiment in it. No, Kitsy, it isn't an engagement I want you to congratulate me on; it's something a vast deal more interesting and important.' Reggie drew himself up to his utmost height in his chair as he sat. 'The fact is, Kitty, I'm already married.'

'Married!' Kathleen exclaimed with a sudden burst of alarm. 'Oh, Reggie, what do you mean? Who is it? and when did you marry her?'

'Florrie Clarke,' Reggie answered, producing her photograph with just pride from his pocket—and, indeed, Florrie was a personable little body enough, whom anybody might be proud of from the point of view of external appearance. 'Who else could it be? We were married on Wednesday.'

Kathleen gazed at the portrait for a moment in silence. Her heart misgave her.

'Well, she looks a nice little thing,' she said after an ominous pause; 'and I should think a good girl, too: she's certainly pretty. But why didn't you tell me before, Reggie, and introduce your bride to me?'

'One's people are so unreasonable,' Reggie answered, with a hasty gesture. 'I don't blame it on *you*, Kitsy; I know you can't help it; it belongs to the race: it's only the fixed habit of the vertebrate animals one calls one's people.'

'Well, but she's such a good match from one point of view,' Kathleen went on, undoubtedly relieved to find Reggie had at least chosen a wife for himself from a well-to-do family; for the name and the fame of Spider Clarke had already reached her ears—as, indeed, whose had they not? 'Her people may not be very desirable acquaintances, so far as culture and manners go—I remember dear mother would never let you bring them to her rooms while she lived—but at least they're wealthy, and that's always something.

It will relieve you from responsibility. How on earth did you get Mr. Clarke to consent to the marriage?'

'We didn't get him,' Reggie answered with careless ease. 'We took the liberty, in point of fact, to dispense with asking him. Charlie Owen gave her away; and extremely paternal Charlie looked, I can tell you, as he stood up on his hind-legs in Kensington Church and did it.'

'But you haven't obtained Mr. Clarke's consent!' Kathleen cried, taken aback, and once more alarmed. 'Well, how can you tell, then, that he'll approve of it? Perhaps he'll refuse to do anything to help you.'

'Commercial again!' Reggie responded with an aggrieved air as of the poetical sentimentalist. 'Ingrainedly commercial! You talk like a greengrocer. You can't think of anything but the money aspect of the question. I call it sordid. Here's your brother, Kitsy—your own and only brother—comes to you with his full heart to announce to you in his joy that he's married to the sweetest, dearest, prettiest, cleverest, sauciest, most delicious little girl in all England; and what do you do? rush up to him, and kiss him, and rejoice with him, and congratulate him? Oh dear no! Not a bit of it! That's not your way. You begin by inquiring straight off what the lady's worth, and debating whether or not her papa will be inclined to fork out the dibs for her. However, there's a cure

for all that, I'm jolly glad to say. Kitty, you're behind the times. You don't read the papers. You neglect the literature and the journalism of your country.'

'What do you mean?' Kathleen cried, trembling, and suspecting now some nameless evil. 'It hasn't been put in the papers? Oh, Reggie, don't say so! You haven't done anything dreadful and impossible, have you?'

'Me? Dear me, no, my dear child,' Reggie answered airily. 'I'm a model, myself, of all the domestic virtues. But the reason we didn't ask old Clarke's consent, my respected father-in-law's, is simply and solely this—that the respected father-in-law in question happens to be this moment lying in gaol, awaiting his trial on a charge of fraud of the first magnitude. That is all, my dear Kitty.'

'Fraud!' Kathleen exclaimed, drawing back. 'Oh, Reggie, you don't mean it. I thought he was so rich. What could *he* want to commit fraud for?'

'How do people get rich, I should like to know, if they don't begin by being fraudulent?' Reggie responded with easy-going cynicism. 'But he ain't rich; that's just it. Old Clarke's gone busted. *He's* no more good, any way. He's smashed eternally. Come a regular cropper, the Spider has. Precious awkward for poor Florrie!'

'But perhaps he's innocent,' Kathleen cried, clutching at a last straw. 'We should always think everybody innocent, dear mother used to say, till they're proved to be guilty.'

'Perhaps *you're* innocent,' Reggie echoed in a tone of half disgust, half amusement. 'Very innocent indeed. As innocent as they make 'em. But it won't do, Kitsy. It isn't good enough. Old Clarke's smashed up. He's gone a juicy one. Smashed himself, they say, over the Axminster estate. But anyhow, he's smashed; not a piece of him left whole. Might have been better, don't you know, if he could have managed to clear out a good month ago to Buenos Ayres; but as it is, not a penny; not a dot; not a stiver. Twenty years is what he'll get. Florrie's awfully cut up about it.'

'And you've married her all the same?' Kathleen cried, clasping her hands, not without a certain internal tinge of pride, after all, that Reggie should at least have behaved like a gentleman.

Reggie drew himself up once more, and looked important. He stroked his moustache still more fondly than ever. Consciousness of rectitude shone from every line in his sleek round face.

'Why, of course I have,' he answered. 'What else could a fellow do? I hope I'm a gentleman. I went to her at Rutland Gate—telegram down to the City—

"Come at once—deepest distress—must see you.—FLORRIE." And there I found the poor dear child in an agony of misery, crying and tearing her hair, which is short and black and one of her chief attractions. Seems she was just thrown overboard by a wretch of a cavalry man, whom her father and mother had compelled her to accept against her will instead of me. "Florrie," said I, "forget him, and come back to the arms of your one true lover." She flew to me like a bird, and nestled on my shoulder. "I'd marry you," said I, "if your father was ten thousand times a fraudulent bankrupt." And marry her I just did. So there's the long and the short of it.'

'You acted quite right,' Kathleen said, unable to resist a woman's natural approbation for the man who follows the impulse of his better nature.

Reggie seized his one chance. This was the thin end of the wedge.

'So I think,' he said complacently. 'And now the question is, how the dickens am I to pull through? I mean, what's to be done about ways and means? For of course, as you justly say, if I can't support myself, far less can I support myself and Florrie also.'

'But you should have thought of that beforehand,' Kathleen put in, drawing back.

It began to strike her that, after all, there was

nothing so self-devoted in marrying a girl at a pinch, if you propose to make your sister bear the burden of supporting her.

Thereupon they fell at once into committee of ways and means, relieved now and again by frequent declarations on Reggie's part that a sweeter, dearer, more bewitching girl than Florrie didn't really exist on the entire land-surface of this oblate spheroid.

Kathleen was glad he was so well suited with Spider Clarke's daughter, though she doubted the stock; and then, like a good woman that she was, reproached herself bitterly in her own mind for doubting it. But the longer they stuck at it, the less they seemed to arrive at any fixed decision. All Reggie could assert was his own absolute incapacity to earn a penny more than he was at present earning, coupled with the pleasing information that his exchequer was just now in its normally flaccid and depleted condition, and that his bills were (as always) in excess of his expectations. As for the Clarkes, Reggie observed with a complacent smile, they were simply stone-broke; a most jammy affair; not a penny need be looked for from that direction. The old man had spent his tin as fast as he made it, and faster; and now the crash had come, there were liabilities considerably in excess of the assets—a piece of information the technical sound of which pleased Reggie so immensely that he repeated

it over several times in various contexts for his sister's edification.

At last, however, he ventured bit by bit upon a tentative suggestion.

'There's only one way out of it,' he said, glancing sideways at Kathleen, 'and that lies entirely with you. If my creditors once learn I've got married without prospects, and to the Spider's daughter, why, they'll simply drop down on me. Scrunch, scrunch, they'll crush me. They'll press me for payment till I'm half mad with worry; and then I shall go and do one of two things—Waterloo Bridge or the Bankruptcy Court.'

'Oh, Reggie,' Kathleen cried, 'not Waterloo Bridge! How cruel! how wicked of you!'

Reggie saw his cue at once. That was the way, then, to work it. He enlarged forthwith upon the nothingness and hollowness of this present life, and the ease of ending it, as the poet observes, with a bare bodkin. For Florrie's sake, indeed, he could have wished it might be otherwise; but if no work were forthcoming, it would be easier for Florrie to starve alone than to starve in company. He dwelt upon these themes till he had thoroughly succeeded in frightening poor Kathleen. Then he turned upon her once more.

'And if you chose,' he cried bitterly, 'you could make it all right for me in a single minute.'

'How so?' Kathleen asked, trembling.

'Why, how about Mortimer?' Reggie cried, springing a mine upon her.

'Mortimer?' Kathleen repeated. 'How about Mr. Mortimer? Why, what on earth has he to do with the matter, Reggie?'

'Oh, you needn't look such a blessed innocent,' Reggie answered, smiling. '*I* know all about Mortimer. He'd propose to you like a shot, if only you'd have him. And for your family's sake, I say, it's your duty to have him. You know he would, as well as I do. So that's about the size of it.'

'Oh, Reggie, how can you?' Kathleen cried, the tears rising to her eyes. 'I could never marry him.'

'That's just as you like,' Reggie answered calmly. 'I don't want to bias you. If you prefer me to go over Waterloo Bridge, I'm sure I've no objection. I don't desire to be selfish, like some other people, and insist on having my own way, no matter who suffers for it. It's a very easy thing to take a header over the bridge in this nice warm weather. Only, for poor Florrie's sake, I confess I should have preferred to fight it out in this world a little longer.'

'But I'm *not* selfish,' Kathleen cried, hit on her tenderest point. 'Oh, Reggie, don't say you think me selfish. I'd do anything to serve you, dear, except

only that. But that one thing I can't. Oh, Reggie, don't ask it of me.'

She spoke with so much earnestness that Reggie saw he had a chance of gaining his point if he went on with it resolutely. So he answered in a sullen voice:

'Oh yes, of course; you'd do anything on earth except the one thing that's any use to try. That's always the way with people. They'd kill themselves to help you; but they won't stretch out a hand in the only direction possible. You'd sooner see your brother starve, or drive him to suicide, than make an effort to help him by marrying Rufus Mortimer.'

'Reggie,' Kathleen exclaimed, driven to bay, 'you don't understand. I love somebody else; that's why I can't marry him.'

'So I gathered,' Reggie answered with perfect coolness. 'And the somebody else won't come up to the scratch; so you may as well regard him as a vanishing factor, as we say in the City. He's out of the running. Well, then accept it. What's the matter with Rufus Mortimer? that's what *I* want to know. He's rich; he's a gentleman; he's good-looking; he's artistic; he's everything else on earth any woman could want, except—well, except that he's not the other fellow. Are you going to let your brother go and die before your eyes, just because you won't take

a man any girl but you would be delighted to have a chance of?'

'Oh, Reggie, how dreadful of you!' Kathleen cried. 'I can't bear to hear you speak of it all as if it were a mere matter of business arrangement. I *love* the other man; I don't love Mr. Mortimer.'

'He's a very good fellow,' Reggie answered, hand on lip once more. 'If only you made up your mind to it, you'd soon learn to like him.'

'I like him already,' Kathleen admitted frankly. 'He's a very nice fellow; a dear good fellow; so kind, so generous, so chivalrous, so unselfish.'

'Well, there you are,' Reggie replied, folding his hands resignedly. 'If you feel like that towards him already, why, of course, if you got engaged, you'd very soon be in love with him.'

'I could never be out of love with the other,' Kathleen faltered, half wavering.

'That's *quite* unimportant,' Reggie answered with equal frankness. 'As long as you feel you can marry Mortimer, I'd leave the other man to stand his even chance, like Jamie in the poem. You wouldn't be the first woman—nor the last by a long chalk—who has married her second best, and jogged along very well with him.'

'I'm afraid that's true,' Kathleen responded, sighing. And indeed it was. 'Tis the tragedy of our century.

'Well, I'm going soon,' Reggie observed, starting up with a theatrical air. 'And if you should happen to hear the newsboys calling out to-morrow morning, "Shockin' Suicide of a Gentleman from Waterloo Bridge!" don't let it give you a turn. I'm not worth bothering about.'

'Reggie,' Kathleen cried, clinging to him, 'you mustn't go like that. I am afraid to let you go. You make me so frightened. Promise me you'll do nothing silly till you've seen me again. If you will, I'll think it over, and try what I can to help you. But you must promise me faithfully. Oh, Reggie, do promise me.'

'I don't know whether I can,' Reggie responded dubiously.

'You must,' Kathleen exclaimed. 'Oh, Reggie, you frighten me. Do promise me you won't, and I'll try to think it over.'

'Well, I'll wait till to-morrow, and then I'll see you again,' Reggie answered doggedly. 'But, mind, I only say till I see you to-morrow.'

Kathleen trembled all over.

'Very well, dear,' she answered. He was her only brother, and with that wonderful tie of blood which binds us all to the foolishest or worst of mankind, she was very, very fond of him.

Reggie turned from the threshold with his hand on the door-plate.

'Oh, by the way,' he said casually, 'you don't happen to have such a thing as a couple of sovereigns you could lend me, just for Florrie's immediate necessities; bread and cheese, and so forth; till we've decided this question, and I know whether I'm to go over the bridge or not, and whether her address in future is to be Kensington Workhouse?'

Kathleen pulled out her scanty purse, now entirely replenished by her own earnings as an artist, and drew from it two sovereigns, which she handed him regretfully. She had made up her mind a hundred times over already she would never be silly enough to lend him money again; and here, for the hundred and first time, she found herself doing it.

'Thanks,' Reggie said with careless ease, dropping them into his waistcoat pocket, as though money were nothing to him. 'Well, good-evening, Kitsy. Think it over by yourself; and don't let your sentimental fancy drive your brother to despair; that's all I beg of you.'

After which, being worn out with this painful interview, and feeling the need of rest and amusement, he stopped at the box office of the Court Theatre on his way down town, and engaged two stalls for that night for himself and Florrie.

CHAPTER XXI.

THE WISE WOMAN.

As soon as Reggie was gone, poor Kathleen delivered herself over to pure unadulterated searchings of spirit. The world, indeed, is pretty equally divided between people who have no scruples of conscience at all, and people who allow their scruples of conscience to run away with them. Now, Kathleen Hesslegrave belonged to the latter unfortunate self-torturing class. She had terrible fears of her own as to what she should do about Reggie. Of course, no outsider who knew Mr. Reginald's character as well as she did would ever for a moment have been silly enough to believe he really contemplated suicide; he was far too much of a physical and moral coward ever to dream of jumping over Waterloo Bridge; for though it may be cowardly in one sense to run away from the responsibilities and difficulties of life, yet none the less it is often still deeper cowardice that prevents many people

from having recourse to that cowardly refuge. To Kathleen, however, the danger envisaged itself as a real and menacing one. When it comes to one's own relations, one is more credulous in these matters, and more timorous of giving the slightest handle for offence. The threat of suicide is the easiest form of thumbscrew that a selfish, unscrupulous, and weak-minded lad can apply to the moral feelings of his relations.

Moreover, Reggie had happened upon a fortunate moment. When he called that day, Kathleen had just been deeply impressed by Rufus Mortimer's goodness and generosity; indeed, she had said to herself, as Rufus Mortimer left the room: 'If only I had never met Arnold Willoughby, I really believe I could have loved that man dearly.' So when Reggie began to throw out his dark hints of approaching suicide, Kathleen seriously debated in her own mind whether or not it was her duty to save him from such a fate by marrying the man who had shown himself so truly and disinterestedly devoted to her. All that night, she lay awake and reasoned with herself wearily. Reggie wasn't worth all the trouble she bestowed upon him. Early next morning she rose, and wrote him in haste half a dozen long letters, one after the other, all of which she tore up as soon as she had finished them. It *is* so hard to know what to do in such diffi-

cult circumstances. Kathleen wondered and waited and argued with her own heart, and worried her poor conscience with interminable questions.

After breakfast, a light burst upon her. Why not go and talk the whole matter over with Mrs. Irving? Now, Mrs. Irving was a friend whose acquaintance she had made some years before on the quays at Venice; a painter like herself, older, and cleverer, and a great deal more successful. Her face was beautiful, Kathleen always thought, with the beauty of holiness; a chastened and saddened face, with marks of its past stamped deep upon its features. Her silvery hair was prematurely gray; but the light in her eye showed her younger by a decade than one might otherwise have judged her. It was a happy inspiration on Kathleen's part to go to her; for when a girl is in doubt, she can seldom do better than take the advice of some older woman in whom she has confidence, and who can look at the matter at issue from the impersonal standpoint. 'Tis that very impersonality that is so important an element in all these questions; you get rid of the constant disturbing factor of your own emotions.

Now, a certain halo of mystery always surrounded Mrs. Irving. Who Mr. Irving was, or whether, indeed, there was still or was not a Mr. Irving at all, Kathleen never knew. Whenever their talk had approached

that topic, Kathleen noticed that her friend glided carefully over the thin ice in the opposite direction, and distracted the conversation by imperceptible degrees from Mr. Irving's neighbourhood. Nevertheless, there had been always some surmise and gossip about the hypothetical husband at Venetian tea-tables; for you may take it as an invariable rule in life, that whenever a woman, no matter how innocently, lives apart from her husband, she will always abide under the faint shadow of a social cloud; let it be twenty times his fault, and twenty times her misfortune, yet it is she, and not he, who will have to pay the price for it. So the petty world of English Venice had always looked a little askance at Mrs. Irving as 'a woman, don't you know, who's living apart from her husband'—and then, with an ugly sneer—'that is to say, if she has one.' But to Kathleen, the beautiful woman with the prematurely gray hair was simply the dearest and kindest of friends, the most trustworthy person she had ever come across.

It was to Mrs. Irving, then, that Kathleen went at once to impart her difficulty about Reggie and Rufus Mortimer. Her friend listened to her with tender interest and instinctive sympathy. As soon as Kathleen had finished, the elder woman rose and kissed her forehead affectionately.

'Now tell me, dear,' she said, gazing into Kathleen's

frank eyes, 'if your sailor were to come back to you, would you love him still?' For Kathleen had only described Arnold Willoughby's reasons for leaving Venice in the most general terms, and had never betrayed his secret as to the Earldom of Axminster.

'I love him *now*, as it is,' Kathleen answered candidly: 'of course I should love him then. I love him better than I did before he left me, Mrs. Irving. I seem to love him more the longer he stays away from me.'

'And you don't love Mr. Mortimer?' Mrs. Irving said once more.

'No,' Kathleen answered. 'I only like him and respect him immensely. But Reggie seems to think that's all that's necessary.'

The security was insufficient; but 'tis so that good women will bow to the opinion of their men relations. Mrs. Irving took the girl's two hands between her own caressingly. A beautiful middle-aged woman, with soft wavy hair, and that chastened loveliness which comes to beautiful women with the touch of a great sorrow, she revolted in soul against this fraternal despotism.

'Reggie!' she cried with a little contempt in her tone. 'What has Reggie to do with it? It's yourself and the two men and the essential truth of things you have to reckon with first. Kathleen, dear Kath-

leen, never believe that specious falsehood people sometimes would foist upon you about the unselfishness of marrying a man you don't really love, for the sake of your family. It isn't unselfishness at all; it's injustice, cruelty, moral cowardice, infamy. The most wrong thing any woman can do in life is to sell herself for money where her heart is untouched. It's not merely wrong; it's disgrace; it's dishonour. Out of the bitterness of my heart, my mouth speaketh. Shall I tell you my own story, dear? It happened in this way. When I was young, very young—only just seventeen—my mother was left with a tiny little income. It was almost less than would keep us three alive, herself and me and my sister Olive. Then Colonel Irving saw me, and was taken with me for the moment; he was a very rich man, years older than myself, and one of the biggest officials on the Council in India. He proposed to me. I was frightened, though, girl-like, I was flattered; and I told my mother. Instead of telling me to avoid the snare, she begged and prayed me to accept him.

'"But I don't love him," I said.

'"You will," my mother answered.

'I knew I was doing wrong; but when one's only seventeen, one hardly quite realizes that when you marry once you marry for a lifetime. I accepted him at last, under that horrid mistaken notion that

I was sacrificing myself nobly for my mother's sake, and was so very unselfish. He took me out to India. For a year or two we lived together, not happily, indeed—I can never say it was happily, but without open rupture. Then Colonel Irving saw plainly that, though he had bought me and paid for me, I didn't and couldn't love him. I did my best, it's true, to carry out as far as I could that wicked and cruel bargain; I tried to like him; I tried to act fairly to him. But all the time I felt it was degradation, misery, pollution, wickedness. And *he* saw it too. I have no word of blame for him. At last, one morning, he disappeared suddenly, and left a note behind him. He had gone off to Europe, and—somebody else had gone with him.'

'And then?' Kathleen asked, bending forward.

'Well, then, dear, I felt it was all over, and I knew it was my fault, because I hadn't had the moral courage at first to say *no* outright to him. I did what no woman ought ever to do—let him take my hand when my heart was not his; and I had to pay the penalty of it. And so will you, too, if you do as I did. One way or the other, you will have to pay the penalty. He was just to me after his lights; severely just—I might almost say generous; he offered to make me an allowance of half his income. But I wrote back and said no. I would never again take a penny that was

his. I would earn my own living. So I began at art, in a small way at first; and I worked on at it with a will till I could keep myself easily. Then I did more than that. I worked and saved till I could send him one day a cheque for every penny he had ever spent upon me. He refused to receive it. I refused to take it back. I sent the money, in his name, in gold, to his banker's. He wouldn't touch it. And there it lies to this day, and neither of us will claim it.'

'That was splendid of you!' Kathleen cried.

'No, my dear; it was just. Nothing more than bare justice. I had made a hateful bargain, which no woman should ever make, for the sake of her own dignity, her own purity, her own honour; and I was bound to do the best I could do to unmake it. But I tell you all this now, that you may see for yourself how wrong it is for any woman to do as I did; that you may learn to avoid my mistake betimes, Reggie or no Reggie, while it may yet be avoided.'

'You're right,' Kathleen said, drawing back with a sudden flash of conviction. 'It's debasing and degrading, when one fairly faces it. But what am I to do? Reggie declares if I don't marry Mr. Mortimer he'll commit suicide instantly. He's in a dreadful state of mind. I had to make him promise last night he wouldn't do anything rash till he saw me to-day; and

even now I don't know what he may have done meanwhile, as soon as he got alone, and was left by himself with his remorse and misery.'

'Reggie!' Mrs. Irving exclaimed, with a sudden melodious drop from the sublime to the ridiculous. 'Oh, my dear, don't you trouble your head for a moment about *him*. He's as right as ninepence. *He's* not going to commit suicide. Remorse and misery! Why, I was at the Court Theatre in the boxes last night, and there, if you please, was Master Reggie in the stalls, with a pretty young woman, close-cropped and black-haired, with a cheek like a ripe peach, who, I suppose, was his Florrie. They were eating Neapolitan ices all through the interlude, and neither of them seemed to have the slightest intention of committing suicide in the immediate future.'

That was a fortunate accident for Kathleen. It relieved her mind immensely for the moment; it decided her that Mrs. Irving's advice was sound, and that she would be doing injustice to her own higher nature if, for Reggie's sake, she accepted the man she didn't love, to the exclusion of the man she loved so dearly.

But while Kathleen was discussing this matter thus earnestly with Mrs. Irving, her brother Reggie, on his way down to the City, had managed to drop in for a few minutes' conversation with Rufus Mortimer at his

house in Great Stanhope Street. He had called, indeed, for a double diplomatic purpose, cloaked beneath a desire to see Mortimer at dinner with his wife on Saturday.

'Our rooms are small,' Reggie said airily, with the consummate grace of a great gentleman extending an invitation to a lordly banquet in his ancestral halls; 'we've hardly space for ourselves even to turn about in them; and as to swinging a cat, why, it would almost amount to culpable cruelty. But we should be delighted to see you at our *annexe*, the Criterion—first door on the right as you enter the big gate—dinner *à la carte*, best of its kind in London. Half-past seven, did I say? Yes, that will suit us admirably. Florrie's longing to see you, I've told her so much about you.'

'Why?' Mortimer asked, with a smile, half guessing the reason himself.

Reggie smirked and hesitated.

'Well, I thought it not improbable from what I saw and heard,' he answered at last with affected delicacy, 'that we might—in future—under certain contingencies —see a good deal more of you.'

And he looked at his man meaningly.

Rufus Mortimer was reserved, as is the American habit; but he couldn't help following out this decided trail. By dexterous side-hints, he began questioning

Reggie as to Kathleen's intentions; whereupon Reggie, much rejoiced that Mortimer should so easily fall into his open trap, made answer in the direction that best suited his own interests. He rendered it tolerably clear by obscure suggestions that Kathleen had once been in love, and still considered herself to be so; but that, in her brother's opinion, the affection was wearing out, was by no means profound, and might be easily overcome; moreover, that she cherished for Rufus Mortimer himself a feeling which was capable of indefinite intensification. All this Reggie hinted at great length in the most roundabout way; but he left in the end no doubt at all upon Rufus Mortimer's mind as to his real meaning. By the time Mr. Reginald rose to go, Mortimer was quite convinced that he might still win Kathleen's heart, and that her brother would be a most powerful auxiliary in his campaign, to have secured whose good-will was no slight advantage.

At the door Reggie paused.

'Dear me!' he said, feeling abstractedly in his waistcoat pocket; 'I've left my purse at home, and I meant to take a cab. I'm late already, and now I'll have to tramp it. That's a dreadful nuisance, for they're death on punctuality at our office in the City.'

'Can I lend you a few shillings?' the unsuspecting

American asked, too innocent to see through Mr. Reginald's peculiar tactics.

'Oh, thanks, awfully,' Reggie answered in his nonchalant way, as if it were the smallest matter in the world. 'I should be glad of a sovereign. I can pay it back on Saturday when we meet at the Criterion.'

'I've nothing less than a fiver,' Mortimer observed, drawing it out.

Reggie's hands closed over the piece of paper like a shot.

'Oh, it's all the same,' he replied, with a smile he could hardly suppress, sticking it carelessly into his pocket. 'I'm awfully obliged to you. It's so awkward to go out without one's purse in London. Ta-ta, then, till Saturday.'

'He's going to be my brother-in-law,' Reggie thought complacently to himself as he descended the stairs; 'and, after all, a gentleman may borrow any day from his brother-in-law.'

So firmly did he act upon this prospective relationship, indeed, that this was only the first of many successive fivers, duly entered in Rufus Mortimer's book of expenditure as 'Advanced on loan to K. H.'s brother.' But notes of their repayment on the credit side were strangely absent.

Nay, so much elated was the honest-hearted young American at this fraternal visit, with the opportunity

it afforded him of doing some slight service to a member of Kathleen's family, that, as soon as Reggie was gone, he sat down and indited a letter full of love and hope to Kathleen herself, declaring that he would honestly do his best to find Arnold Willoughby, but asking with much fervour whether, if he failed in that quest, there would yet be any chance for any other suitor. He wrote it in a white heat of passionate devotion.

It was a letter that Kathleen could not read without tears in her eyes; for no woman is unsusceptible to the pleasure of receiving a declaration of love, couched in ardent terms, from a man she can respect and admire, even if she cannot accept him. But she sat down, none the less, and answered it at once, with tenderness and tact, in the decided negative.

'Your letter has touched me deeply,' she said, 'as all your kindness always does; and if I could say *yes* to any man, apart from Him, I could say *yes* to you, dear Mr. Mortimer. If I had never met Him, I might perhaps have loved you dearly. But I have loved one man too well in my time ever to love a second; and whether I find him again or not, my mind is quite made up—I cannot and will not give myself to any other. I speak to you frankly, because from the very

first you have known my secret, and because I can trust and respect and like you. But if ever I meet him again, I shall be his, and his only; and his only I must be if I never again meet him.'

Mortimer read the letter with dim eyes; then he folded it up with reverence, and placed it securely in a leather case in his pocket. There he carried it for many days, and often looked at it. Rejection though it was, it yet gave him a strange delight to read over and over again those simple words:

'If I could say *yes* to any man, apart from Him, I could say *yes* to you, dear Mr. Mortimer.'

CHAPTER XXII.

ISLES OF WINTER.

Arnold Willoughby had a strong constitution; but that second summer in the Northern seas told upon his health even more seriously than all his previous seafaring. Perhaps it was the result of his great disappointment; perhaps it was the sense of nothing left in this life to live for; but, at any rate, he grew thin and weak, and lost heart for his work, in a way that was unusual with so vigorous a sailor. The skipper, as he looked at him, thought Willoughby wouldn't ever be fit for another sealing voyage—thought it in that hard, purely objective way that is habitual to skippers in dealing with seamen. And Arnold Willoughby himself began to recognise the fact that he was growing ill and worn with these continued hardships. Life had been a failure for him. His day was over. He was one of those, he feared, who must go to the wall in the ceaseless struggle for life which nature imposes upon us.

But, at any rate, he would go to the wall like a man —he would live or die on his own poor earnings. He never went back for a moment upon the principles he had established for himself in early manhood. From the day when he saw his cousin Algy's claim admitted in full by the House of Lords, he considered himself as nothing more than Arnold Willoughby, an able-bodied seaman—and not even that now, as things were taking him. Yet he was himself, for all that. Even though you go sealing on the Greenland coasts, you can't quite get rid of the cultivated habits and tastes of a gentleman. Arnold Willoughby, for his part, never desired to get rid of them. He loved the things of the mind in spite of everything. During his earlier years of apprenticeship to the perils of the sea, he had yearned for art; now he had given up art for the moment, he took in its place to literature. The sailors in the fo'c'sle of the *Sheriff Ivory*, of Dundee, were much amused from time to time at Willoughby's rummy way of writing at odd moments in a pocket-book he kept by him; and, indeed, at all spare hours he was engaged by himself in a curious piece of work whose meaning and import the average mariner's mind could hardly fathom. He was deciphering and translating the Elizabethan English sailor's manuscript which he had picked up by accident in the little shop at Venice.

He did it merely to please himself; and therefore

he was able to spend a great deal more time and trouble over doing it to perfection than he could possibly have spent if he were one of the miserable drudges who live by the professional pursuit of letters under our hard-faced *régime*. He translated it carefully, lovingly, laboriously. Day after day in his spare moments he took out a page at a time, and transcribed and Englished it with studious pains in his little pocket note-book. For two seasons he had gone on with this amateur authorship, if such it might be called; and towards the end of the second he had pretty fairly finished his allotted taskwork.

But the fo'c'sle of a sealer in full pursuit of oil is by no means an ideal place for literary composition. Many a time and oft Arnold was interrupted by rude pleasantries or angry calls; many a time he was delayed by the impossibility of finding room for a few minutes' work even on so humble a basis. At last, one afternoon, towards the close of the sealing season, he was told off with a dozen other men for a run in a boat down the ice-bound coast in search of fresh sealing-grounds. His party were on the look-out for Greenland seals, which usually bask and flounder in the sun on the blocks in ice-floes; and they had rowed to a considerable distance from their ship without perceiving any 'fish,' as the sealers call them. Their road lay through a floating mass of blue crystalline

ice-blocks. At last the pack grew too thick for them to penetrate any further, and the bo'sun in charge, blowing his whistle from the stern, gave the word to return to the *Sheriff Ivory*. They rowed back again about half a knot, in full sight of their ship, when it became gradually apparent that they were becoming surrounded by icebergs. A change in the wind brought them along unexpectedly. One after another, the great white mountains loomed up and approached them from all sides, apparently sailing in every direction at once, though really, of course, only veering with the breeze from different quarters in the same general direction. The bo'sun looked at them with some dislike. 'Ah doan't care for bergs,' he said in his thick Sunderland dialect. 'Tha've got naw pilot aboord.' And, indeed, the icebergs seemed to be drifting in every direction, hither and thither at random, without much trace of a rudder. Closer and closer they drew, those huge glacial islands, two large ones in particular almost blocking the way to the ship in front of them. The bo'sun looked at them again. 'Toorn her aboot, boys,' he said once more in a very decided way. 'Easy all, bow side: row like blazes, you oother uns! Ah'm thinkin' we'll naw be able to break through them by that quarter.'

The men turned the boat instantly in obedience to his word, and began rowing for their lives in the

opposite direction. It was away from the ship; but, in their present strait, the first thing to be thought of was avoiding the pressing danger from the icebergs at all hazards. By-and-by the bo'sun spoke again. 'Ah'm thinkin',' he said slowly, 'tha're toornin' themsel's this way, mates.'

Arnold Willoughby glanced round. It was only too true. The icebergs, which were two enormous blocks of white shimmering crystal, half a mile or more in length, had shifted their course somewhat, and were now coming together, apparently both behind and in front of them. The boat lay helpless in a narrow channel of blue water between the high walls of ice that glistened in the sun like chalk cliffs in August. At the rate the bergs were moving, it would take only some ten or twelve minutes for them to shock and shiver against one another's sides. The prospect was appalling. Human arms could hardly carry the boat free of their point of contact before they finally collided. In that moment of danger, not a word was spoken. Every man saw the peril for himself at once, and bent forward to the long sweeps with terrible intensity of energy. Meanwhile, those vast moving islands of ice came resistlessly on, now sailing ahead for a moment before a gust of wind, now halting and veering again with some slight change in the breeze. Yet, on the whole, they drew steadily nearer and

nearer, till at last Arnold Willoughby, looking up, saw the green crystal mountains rising almost sheer above their heads to the terrific height of several hundred feet like huge cliffs of alabaster.

'Noo look oot, boys,' the bo'sun cried in a solemn voice of warning. 'Tha'll strike afore long.' And every eye in the boat was fixed at once, as he spoke, on the approaching monsters.

Scarcely room was left between them for the boat to pass out; and she was still many yards from the point where the blue channel between the bergs began to widen again. A sort of isthmus of water, a narrow open strait, intervened between them and the wider part of the interval. Two clashing capes of ice obstructed it. On and on came the great mountains of glistening white crystal, tall, terrible, beautiful, in irresistible energy. The men crouched and cowered. Arnold Willoughby knew their last moment had come. There was no way out of it now. In another second the bergs would crash together with a thunder of the sea; their little cock-boat would be shivered to fragments before the mighty masses of the jarring ice-mountains; and they themselves, mere atoms, would be crushed to a pulp as instantly and unconsciously as an ant is crushed under the wheel of a carriage. Not a man tried to pull another stroke at the oars. Every eye was riveted on the horrible moving deaths.

Their arms were as if paralyzed. They could but look and look, awaiting their end in speechless terror.

At that awful moment, just before the unconscious masses struck and shivered into pieces, a flood of strange thought broke at once over Arnold Willoughby's mind. And it summed itself up in the thousandfold repetition of the one word Kathleen, Kathleen, Kathleen, Kathleen.

He thought it over and over again, in a sudden agony of penitence. With a rush, it burst in upon him that he had done wrong, grievously wrong, to be so hasty and impulsive. What misery he might have caused her! What injury he might have inflicted! After all, no man can ever be quite certain even in his interpretation of the most seemingly irresistible facts. What wrong he might have done her—ah, heaven, now irrevocable! Irrevocable! Irrevocable! For the mighty masses of ice stood above them like precipices on the brink of falling; and in one second more they would shock together——

Crash! Crash! Crash! Even before he had finished thinking it, a noise like thunder, or the loud rumble of an earthquake, deafened their ears with its roar, redoubled and ingeminated. The bergs had met and clashed together in very truth, and all nature seemed to clash with them. A horrible boiling and seething of the water around them! A fearful shower of ice

shot upon them by tons! And then, just before Arnold Willoughby closed his eyes and ceased to think or feel, he was dimly aware of some huge body from above crushing and mangling him helplessly. Pains darted through him with fierce spasms; and then all was silence.

Half an hour passed away before Arnold, lying stiff, was again conscious of anything. By that time he opened his eyes, and heard a voice saying gruffly:

'Why, Willoughby ain't killed neither! He's a-lookin' about him.'

At sound of the voice, which came from one of his fellow-sailors, Arnold strove to raise himself on his arm. As he did so another terrible shoot of pain made him drop down again, half unconscious. It occurred to him dimly that his arm must be broken. Beyond that he knew nothing, and he lay there long, nobody taking, for the time, any further notice of him.

When he opened his eyes a second time he could see very well why. They were still surrounded by whole regiments of icebergs, and the remaining valid men of the crew were still rowing for dear life to get clear of the danger. But one other man lay worse crushed than himself, a mangled mass of clotted blood and torn rags of clothes at the bottom of the boat; while a second one, by his side, still alive, but barely that,

groaned horribly at intervals in the throes of deadly agony.

Arnold lay back once more, quite passive all the while as to whether they escaped or were engulfed. He was weak and faint with pain; and so far as he thought of anything at all, thought merely in a dim way that he would like to live if only for one thing—to see Kathleen Hesslegrave.

Hours passed before he knew what had really happened. It was a curious accident. An iceberg is a huge floating mass of ice, only an insignificant part of which shows visible above water. The vastly greater portion is submerged and unsuspected. It is impossible, of course, to guess at the shape of this submerged part, any more than one could guess at the shape of the submerged part of a piece of ice, as it bobs up and down in a glass, by observation of the bit that protrudes above the water. These particular icebergs, however, had such exceptionally sheer and perpendicular sides that they looked like huge fragments of an extended ice-field broken off laterally; they seemed to show that the submerged portion was flush with the cliffs they exhibited above water. Had that been quite so, Arnold Willoughby's boat could never have escaped complete destruction. It would have been stove in and crushed between the great colliding walls like a nut under a steam-hammer. But as it

happened, the submerged block was slightly larger in that direction than the visible portion; and the bergs thus crashed together for the most part under water, causing a commotion and eddy which very nearly succeeded in swamping the boat, and which rendered rowing for a minute or two wholly impossible. At the same time, a projecting pinnacle that jutted out above from the face of the cliff came in contact with another part of the opposing iceberg, and, shivering into fragments a hundred yards away from them, broke up with such force that many of its shattered pieces were hurled into the boat, which they, too, threatened to swamp, but which fortunately resisted by the mere elasticity of the water about them.

For a minute or two, all on board had been tumult and confusion. It was impossible for those who were less seriously hurt to decide offhand upon the magnitude of the disaster, or to tell whether the bergs, recoiling with the shock, might not wheel and collide again, or lose balance and careen, sucking them under as they went with the resulting eddy. As a matter of fact, however, the collision, which had been little more than a mere sideward gliding, like the kiss of a billiard ball, was by no means a serious one. The two moving mountains just touched and glanced off, ricocheting, as it were, and leaving the boat free in a moment to proceed upon her course. But as soon as

the bo'sun could collect his wits and his men for a final effort, he found that one was dead; while two more, including Arnold Willoughby, lay wounded and senseless at the bottom of the gig—whether actually dead or only dying, they knew not.

Summoning up all their remaining nerve, the uninjured men seized their oars once more, and rowed for dear life in the direction of the open. It was half an hour or so before they could consider themselves at all clear of the ice; and even then they had no idea of the distance from the ship, for the *Sheriff Ivory* herself could nowhere be sighted.

For hours they rowed on helplessly over the trackless waves; it was dark before they sighted the missing ship in front of them. By the time they had reached it, Arnold Willoughby, now faint and half unconscious with cold and exposure, hardly realized as yet the full extent of his injuries.

But when next morning he woke again in his bunk after a night of semi-unconsciousness, he discovered that his arm was really broken, and, worse still, that his right hand was so crushed and maimed as to be almost useless.

The voyage back to Dundee was for Arnold a terrible one. He lay most of the time in his hammock for he was now useless as a 'hand'; and his arm, clumsily set by the mate and the bo'sun, gave

him a great deal of trouble in the small hours of the morning. Moreover, his outlook for the future was exceedingly doubtful. It was clear he would never again be fit to go to sea; while the damage to his hand, which he feared was irrevocable, would make it impossible for him to return to the trade of painter. Whither to turn for a living when he reached home again, he knew not. Nay, even the desire to see Kathleen again, which had come over him so fiercely when he sat under the shadow of the impending iceberg, grew much feebler and fainter now that he felt how impossible it would be for him in future ever to provide for her livelihood. More than at any previous time the self-deposed Earl began to realize to himself what a failure he had proved on equal terms with his fellow-man in the struggle for existence.

Yet even if you are a failure, it is something to accept your position bravely; and Arnold Willoughby always accepted his own like a man with that cheery pessimism which is almost characteristic of his caste in England.

CHAPTER XXIII.

A LITERARY DÉBUT.

After that serious accident, Arnold Willoughby lay ill in his bunk for several days before he felt fit for anything. Meanwhile, as is the wont of sailor folk on such hard voyages, he was left entirely to himself, or scantily tended at moments of leisure by his rough companions. At last, one day, more to still the throbs of pain in his shattered right hand than anything else, he asked for the manuscript of his Venetian cipher.

'Oh, that?' his messmate said, as soon as Arnold had clearly explained just what it was he wanted. 'That bundle o' yaller papers! I threw them out one day. A pack o' rubbish! I thought 'twan't nothing.'

'What? Threw it overboard?' Arnold exclaimed, taken aback and horrified at such vandalism.

The messmate nodded.

'Yes, th' old yaller un,' he answered. 'Them loose sheets, all torn an' stained, if that's what you mean. They wan't up to much. I didn't set no store by 'em.'

'And the note-books?' Arnold asked, with that little tremor of fear which comes over one when one fancies the work of months may have been destroyed or rendered useless by some casual piece of unthinking carelessness.

'Oh, the note-books? No, not them; they're safe enough in yonder,' the sailor answered, nodding backward toward the locker by the bunk. 'I thought they was more like, and I didn't chuck 'em.'

'Get them out,' Arnold cried nervously. 'Let me see them. I want them.' It occurred to him that in his present necessity he might be able to make something out of his painstaking translation, even if the original manuscript itself had really perished.

The sailor brought them out. Arnold glanced through them rapidly. Yes, yes; they were all there, quite safe; and as the drowning man clings to the proverbial straw, so Arnold Willoughby in his need clung to that precious manuscript. He laid it carefully under his pillow when he slept, and he spent a large part of his waking time in polishing and improving the diction of his translation.

When at last they returned to Dundee, Arnold found

he had to go into hospital for a fortnight. No sooner was he out again, however, than he made up his mind, maimed hand and all, to go up to London and look out for Kathleen Hesslegrave. The impression printed upon his brain by that episode of the icebergs persisted with double force now he was fairly ashore again. Should he not give his one love at least the chance of proving herself a truer woman than he had ever thought her?

He went up to London by sea, to save expense. As soon as he landed, he took a room in a small lodging-house in the seafaring quarter. Then he set to work at once to hunt up the London Directory so as to discover if he could where the Hesslegraves were living.

He knew nothing, of course, of Mrs. Hesslegrave's death; but he saw by the Directory that she was no longer ensconced in the old rooms at Kensington. The only Hesslegrave now known to the big red volume, in fact, was Mr. Reginald Hesslegrave, of Capel Court, City, set down, with half a dozen other assorted names, for a flat in a small lodging-house in the abyss of Brompton.

Now, Arnold remembered quite well that Kathleen's brother was named Reginald; so to the unfashionable lodging-house in the abyss of Brompton he directed his steps accordingly.

'Is Mrs. Hesslegrave living here?' he asked the slipshod maid who opened the door to him.

The slipshod maid mumbled 'Yes,' in an inarticulate voice, holding the door in her hand at the same time, after the fashion of her kind, as if to bar his entrance; but Arnold slipped past her sideways by a strategic movement; and the slipshod maid, accepting accomplished facts, showed him up, with a very bad grace, to the rooms on the first floor which Reggie had occupied before his marriage, and which he was now compelled by hard decree of fate to share with Florrie.

The slipshod maid pushed open the door, and with the muttered words, 'Genelman to see you, mum—Mr. Wil'by,' disappeared downstairs again with shuffling rapidity.

But the moment Arnold found himself face to face with the vision of beauty in the fluffy black hair, cut short all over, and frizzed like a Papuan's, he saw at once this couldn't be *his* Mrs. Hesslegrave. 'I beg your pardon,' he said, hesitating. 'I think there must be some mistake. I wanted to see Mrs. Hesslegrave.'

'I *am* Mrs. Hesslegrave,' Florrie answered with dignity. Five foot two can be dignified when it makes its mind up to it.

Arnold started a little.

'Then I suppose you must be Mr. Reginald Hessle-

grave's wife,' he exclaimed, taken aback. 'I didn't know he was married.'

'He's not been married very long,' Florrie admitted with her pretty coquettish smile, which recent misfortunes had not entirely clouded. 'Did you want to see Reggie? He's just now come in, and he'll be down in a minute.'

Arnold took a seat and waited; but he couldn't resist the temptation to ask at once, meanwhile, the latest tidings of Kathleen. Florrie had by this time acquired from her husband a considerable dislike of that hard-hearted woman, who wouldn't marry a rich man—such an easy thing to do—on purpose because she didn't want to be of use to dear Reggie. So her answers were of a sort which made Arnold suspect she didn't particularly care for her newly-acquired sister-in-law. By the time Reggie came down, indeed, she had made her position tolerably plain to Arnold, and had also managed, with innate feminine astuteness, to arrive at the conclusion that this was the Other Man whom Kathleen had known a couple of years ago at Venice. Nay, so convinced was she of this fact, that she made some little excuse to leave Arnold alone in the room for a minute while she ran upstairs to communicate her suspicions on the point to Reggie. This vile interloper, the other man, must be promptly crushed in the interests of the family. When Reggie

himself at last descended, he fully shared Florrie's view; the very eagerness with which the stranger asked after Kitty's health showed Reggie at once he had very good reasons for wishing to see her.

Now, Reggie, though a silly young man, was by no means a fool where his own interests were concerned; on the contrary, he was well endowed with that intuitive cunning which enables a man to find out at once whatever is most to his personal advantage. So, having arrived instinctively at the conclusion that this was the other fellow of whom his sister had spoken, he proceeded, as he phrased it himself, 'to put a spoke in the other fellow's wheel' on the subject of Kathleen.

'Oh no, my sister's not in town,' he said with a slight smile, and a quick side-glance at Florrie, as a warning that she was not on any account to contradict this flagrant departure from historical accuracy; 'she's gone down into the country—to Cromer, in fact,' Reggie continued, growing bolder in the details of his romance as he eyed Arnold Willoughby. 'She's going to stay there with some friends of ours, to meet another old Venetian acquaintance whom I dare say you knew—a charming young American, Mr. Rufus Mortimer.'

Reggie delivered this home-thrust direct, watching his visitor's face as he did so to see whether it roused

any appreciable emotion; and he was not disappointed with the result of his clever move. It was 'Check!' most decidedly.

Arnold Willoughby gave a sudden start.

'Rufus Mortimer!' he exclaimed. 'She's going down to Cromer to stop with some friends in the same house with Rufus Mortimer?'

'Yes,' Reggie answered carelessly. Then he smiled to himself a curious and very significant smile. 'The fact is,' he went on boldly, determined to make that spoke in the other fellow's wheel a good big round one while he was about it, 'they're very thick together just now, our Kitty and the American. Between ourselves, as you're a friend of the family's, and knew the dear old mater, I don't mind telling you—I rather expect to reckon Rufus Mortimer as my brother-in-law elect before many weeks are over.' And this last remark, so far as Mr. Reginald's own expectations were concerned, could not be condemned as wholly untruthful.

'Are they engaged, then?' Arnold asked, quivering. His worst fears were confirmed. Failing the Earl in disguise, Kathleen had flung herself into the arms of the American millionaire, as next best among her chances.

'Well, not exactly engaged, don't you know,' Reggie responded airily. 'Not quite what you can call

engaged, perhaps. But it's an understood thing all the same in the family.'

Arnold Willoughby's heart sank like lead. He didn't know why, but somehow, ever since that afternoon in the ice-channel, he had cherished, day and night, a sort of irrational, instinctive belief that, after all, he was mistaken, and that Kathleen loved him. Yet now he saw once more he was in error on that point; she was really nothing more than the self-seeking, money-loving, position-hunting girl her own mother had so frankly represented her to be that fateful day in the rooms by the Piazza.

Poor Kathleen! She was indeed unfortunate in her relations. At Venice it was Mrs. Hesslegrave, in London it was Reggie, who so cruelly misrepresented her to her much misled lover.

Arnold didn't stop long. Nor did he ask for Kathleen's address. After all, if she was really going to marry Rufus Mortimer, it would be a pity for him to intrude at such a moment on her happiness. Mortimer was rich, and would make her comfortable. Money was what she wanted, and if Kathleen wanted it——

Even as he thought that hard thought, he broke off in his own mind suddenly. No, no; it wasn't money she wanted, his beautiful, innocent Kathleen; of that he felt certain. And yet, if she really meant to marry

Rufus Mortimer, it was at least his duty not to step in now between the prospective bride and her rich new lover, who could do so much more for her than ever he himself could do.

As soon as he was gone, Master Reggie turned philosophically to Florrie, and observed with a smile:

'I settled *his* hash, I flatter myself. *He* won't bother her any more. I've sent him about his business. And a precious good thing for herself too, if it comes to that: for just fancy a girl like Kitty being tied for life to a fellow in sailor clothes, and badly cut at that, with no right hand to brag about!'

But as for Arnold, he took his way sadly down the crowded streets, with the last remnants of a heart well-nigh crushed out of him.

However, as long as a man lives, he has to think about his living. Bread and cheese we must have, though our hearts be breaking. Next day, accordingly, Arnold called at a well-known firm of publishers in the City, Stanley and Lockhart by name, to ask whether any decision had yet been arrived at about the manuscript translation from an Italian original he had sent them by post from Dundee a fortnight earlier.

The senior partner, an acute-looking man, with very

little hair on his head to boast of, gazed hard at his visitor.

'Well, yes, Mr. Willoughby,' he said, with a dry business smile. 'I've looked at your manuscript, and our reader has reported on it; and I'm free to tell you we think very well of it. It's one of the most brilliant bits of historical fiction we've had submitted to us for a long time.'

'Oh, I beg your pardon,' Arnold interposed, colouring slightly. 'I think you're labouring under a misapprehension. Have you read the Introduction? I there explain that it's translated from an Italian manuscript.'

'Yes, yes,' Mr. Stanley broke in, smiling still more broadly. 'I know all that, of course. It's admirable, admirable. Nothing could be better done. Falls in exactly with the current taste for high-spiced and strongly-flavoured historical romance, with a good dash of bloodshed; and the Introduction itself is one of the best parts—so circumstantial and solemn, and with such an innocent air of truth and sincerity.'

'But it *is* true, you know,' Arnold cried, annoyed at being doubted, which was the one thing a man of his sensitive honour could never put up with. 'I found the manuscript at Venice, in a tiny little shop, exactly under the circumstances I there describe; and I trans-

lated it into English during my spare time on board ships in two Northern voyages.'

'In-deed!' the publisher replied, with a quiet, self-restrained smile. He was accustomed to dealing with these imaginative authors, some of whom, it is whispered, do not entirely confine their faculty of fiction to mere literary products. 'And where is the manuscript now? It would be an interesting document.'

'Unfortunately, it's lost,' Arnold Willoughby answered, growing hot. 'One of my fellow-sailors took it out of my locker while I was confined to my bunk with this injured hand of mine, and destroyed it or threw it overboard. At any rate, it's not forthcoming. And I'm sorry for that, as it's of historical importance, and, of course, it would be useful in proving the authenticity and value of the narrative.'

'*Very* useful indeed,' Mr. Stanley replied, with a meaning smile, which again annoyed Arnold. 'However, the question now is not as to the authenticity or authorship of the narrative at all, but as to its money's worth for purposes of publication. We will agree that it is essentially a work of fiction. Whether it was written by you, or by Master John Collingham, of Holt, in Norfolk, it's still a work of fiction. He may have designed it to amuse or to deceive the Council of

Ten; but, any way, I tell you, he was a first-rate novelist. I deal in these things, and I flatter myself I know a work of art when I see it. Well, now, then, let's get to business, Mr. Willoughby. What I should propose to do, is to buy the copyright outright from you. And as this is a doubtful venture by a new author, suppose we make you an offer of fifty pounds for the manuscript.'

Arnold's heart gave a wild leap. Fifty pounds! Why, as things now went, 'twas a perfect Pactolus! On fifty pounds he could subsist for a twelvemonth. Since he ceased to be Earl of Axminster, he had never for a moment had so large a sum at one time in his possession.

He didn't know he was making a bad bargain; and, indeed, so doubtful did his poor little venture seem to himself, that even if someone else of greater experience had stood by his side to warn him against selling a piece of property of unknown value outright like that for the first sum offered, he would probably have answered, and perhaps answered rightly:

'I'd rather take fifty pounds down, and be certain of my money, than speculate on what may, perhaps, be a bad investment.'

Fifty pounds down is a big sum to a beginner; and the beginner would most often be justified in jumping at it.

At any rate, Arnold jumped at it. His face flushed with pleasure.

'I should be delighted,' he said, 'to accept such an offer. And the book would come out?'

'At the beginning of the new season. Very well, then, that's settled.'

Mr. Stanley took up a blank form of agreement lying careless by his side, and filling it in rapidly with name, date, and title, as well as valuable consideration, handed it across forthwith for inspection to Arnold.

'Is that right?' he asked, with a wave of his pen.

'Quite right,' Arnold answered, 'except that, of course, you mustn't say "written by me." It ought to be "deciphered and translated by me." I can't sell you as mine what I've never written.'

The publisher gave a short sniff of suppressed impatience, but drew his pen half angrily through the peccant words.

'There. Will that satisfy you?' he asked.

And Arnold, glancing at it, took up the proffered pen and signed his name at the bottom.

Mr. Stanley drew a cheque and handed it over to him.

Arnold scanned it and handed it back.

'I'm afraid this won't do,' he said. 'It's crossed,

I see, and I happen to have no banking account. Could you kindly give me one drawn simply to bearer?'

'No banking account?' the publisher cried.

This was certainly the very queerest sort of literary man he had ever yet come across.

'No,' Arnold answered stoutly. 'You must remember I'm nothing but a common sailor.'

The man of business drew a second cheque, tearing up the first as soon as he had done so.

'But where did you learn Italian?' he asked; 'and how did you pick up all this intimate knowledge of Elizabethan England, and Spain, and Italy?'

'You forget that was all in the manuscript,' Arnold answered simply.

The publisher waved his hand again. 'Twas an impatient wave. There was really no dealing with a fellow like this, who told a lie and stuck to it.

'Ah, true,' he mused reflectively, with the same curious smile. 'Well, Mr. Willoughby, I should say you have a great future in fiction before you.'

Arnold hardly knew whether to accept that remark as a compliment or otherwise.

But as he descended the publisher's stairs that morning, he had got rid of the copyright and all property and interest in a work entitled 'An Elizabethan Seadog,' to Messrs. Stanley and Lockhart,

their heirs and executors, in consideration of the sum of fifty pounds sterling.

And Mr. Stanley was saying to Mr. Lockhart in the privacy of the counting-house:

'I'll tell you what it is, Lockhart, I believe we've got hold of a second Rider Haggard. I never read anything more interesting in my life than this sailor-fellow's narrative. It has an air of history about it that's positively astonishing. Heaven knows where he learned to write such English as that! but he writes it admirably.'

CHAPTER XXIV.

AN ANGEL FROM THE WEST.

Rufus Mortimer lay stretched at full length on the heather-clad dome of a Surrey hill-top. He was turning lazily over the pages of a weekly paper. He passed from the politics to the social 'middles,' and from the middles again to the reviews and the literary column. It was dull, deadly dull, the self-laudatory *communiqués* of second-rate amateurs. His eye ran carelessly through the items of news and the hints of forthcoming works: 'We understand that the article on "Richelieu and his Contemporaries" in the current number of the *South British Quarterly*, which is attracting so much attention in well-informed circles at the present moment, is from the facile yet learned pen of Mr. J. Anstruther Maclaren, the well-known authority on the age of the Bourbons.'—'Mrs. Rotherham's new novel, "My Heart and His," will shortly be published by Messrs. Rigby, Short, and

Co. It will deal with the vicissitudes of an Italian gipsy girl, who studies medicine at Girton, and afterwards becomes convinced of the truths of Theosophy, the principles of which are eloquently defended at some length by the accomplished authoress.'—'Mr. Edmund Wilkes, Q.C., denies the report that he is the author of that clever Society sketch, "An Archbishop's Daughter-in-law," which has caused so much amusement, and so many searchings of heart in high ecclesiastical and legal quarters during the present season. We are also assured there is no good ground for attributing the work to the wife of the veteran Dean of Northborough, whose finished literary handicraft does not in any way resemble the crude and unformed style of that now famous story. The work bears, on the contrary, internal traces of being due to the sprightly wit of a very young lady, acquainted with the clerical society of a northern cathedral town, but little at home in the great world of London.'—Rufus Mortimer almost laid down the paper in disgust. Better, surely, the fellowship of the eternal hills, the myriad buzz of the bees, the purple heather, than the solicitous echoes of this provincial gossip.

But just as he was going to fling the journal down in his distaste, his eye chanced to light upon a single belated paragraph, wedged in between two others near the end of the column: 'Messrs. Stanley and Lock-

hart will publish almost immediately a new and stirring romance of the Armada period, entitled, "An Elizabethan Sea-dog," purporting to be written by one John Collingham, a Norfolk sailor, who was imprisoned in Spain by the Inquisition for refusing to abjure "the damnable doctrine of her Grace's supremacy." It is announced as "translated and edited by Arnold Willoughby," and is described in their circular as being one of the most thrilling works of adventure published since the beginning of the present revived taste for the literature of romantic exploits.'

In a moment Rufus Mortimer had jumped up from his seat on the overblown heather. In accordance with his promise to Kathleen, he had been hunting for weeks to find Arnold Willoughby; and now, by pure chance, he had lighted unawares on a singular clue to his rival's whereabouts.

Rufus Mortimer was a man of his word. Moreover, like all the higher natures, he was raised far above the petty meanness of jealousy. If he loved Kathleen, he could not help desiring to do whatever would please her, even though it were that hard task—to find for her sake the lover who was to supplant him. As soon as he read those words, he had but one thought in his mind—he must go up to town at once and see whether Stanley and Lockhart could supply him with the address of their new author.

In five minutes more he was back at his lodgings, whither he had come down, partly for rest and change after his fresh disappointment, partly to paint a little purple gem of English moorland landscape for an American Exhibition. He turned to his Bradshaw eagerly. An up-train would be due in twenty minutes. It was sharp work to catch it, for his rooms on the hill-top lay more than a mile from the station; but off he set at a run, so eager was he to find out the truth about Arnold Willoughby. At the station he had just time to despatch a hasty telegram up to town to Kathleen—'Am on the track of the missing man. Will wire again to-night. Have good hopes of finding him.—RUFUS MORTIMER'—when the train steamed in, and he jumped impetuously into a first-class carriage.

At Waterloo he hailed a hansom, and drove straight to Stanley and Lockhart's. He sent up his card, and asked if he might see one of the partners. The American millionaire's name was well enough known in London to secure him at once a favourable reception. Mr. Stanley received him with the respect justly due to so many hard dollars. He came provided with the universal passport. Rufus Mortimer went straight to the business in hand. Could Mr. Stanley inform him of the present address of Mr. Arnold Willoughby, the editor of this new book, 'An Elizabethan Sea-dog?'

Mr. Stanley hesitated.

'Are you a friend of Mr. Willoughby's?' he asked, looking out over his spectacles. 'For you know he poses as a sort of dark horse. He's reticent about himself, and we don't even know whether Arnold Willoughby's his real name or a pseudonym. He dresses like and pretends to be a common sailor.'

'Oh yes,' Mortimer answered, smiling. 'Willoughby's his own name, right enough; and he is what he seems to be, an able-bodied mariner. But he's a very remarkable man in his way, for all that—a painter, a reader, extremely well informed, and in every sense a gentleman. There are no flies on Willoughby.'

'No what?' Mr. Stanley asked, opening his eyes.

'No flies,' Rufus answered, with a compassionate smile for English dulness. 'I mean, he's fresh, and clever, and original.'

'So we gathered,' the head of the firm replied. 'Well, to anybody but you, Mr. Mortimer, we would refuse the address; but I suppose we may take it for granted in your case you want it for none but purposes which Mr. Willoughby himself would approve of.'

And he smiled, all benignity.

'I hope so,' Rufus answered good-humouredly. 'I want it, first, for myself; and, secondly, for a person

in whom I may venture to say Mr. Willoughby is deeply interested.'

The publisher raised his eyebrows. That was the very worst plea Rufus Mortimer could have put in; for when a man's clearly skulking from the eyes of the world, the person (presumably a lady) who is most deeply interested in him is, oftener than not, the one creature on earth he's most anxious to hide from. So the wise man hesitated.

'Well, I don't know whether I ought to tell you,' he said at last, shading his eyes with his hand, 'but to be quite, quite frank with you, we don't exactly know whether we've got his real address or not ourselves. He has his proofs posted to him at a small seafaring coffee-house, somewhere right away down in the far East End; and that's hardly the sort of place where a man of letters, such as he evidently is, would be likely to be lodging.'

Rufus Mortimer smiled once more.

'I expect it's where he lodges,' he answered. 'At Venice he used to board in the house of a sort of inferior marine-stores dealer. He's a live man, is Willoughby; he doesn't trouble himself much about the upholsteries and the fripperies.'

The publisher, still half unconvinced, wrote down the address on a slip of paper; and Mortimer, just thanking him for it, rushed off to another cab, and

hurried away at full speed to the East End coffee-house.

Fortunately, Arnold Willoughby was in. He had little to go out for. Mortimer went up to his room, a plain, small bedroom on the second floor, very simply furnished, but clean and comfortable. He was taken aback at the first look of the man.

Arnold seemed thinner than at Venice, very worn and ill-looking. But he started up at the sound of Mortimer's cheery voice, which he recognised at once with its scarcely perceptible tinge of pleasant and cultivated Pennsylvanian accent. Then he held out his left hand.

Mortimer saw for himself that the right hung half idle by his side, as if paralyzed.

'Why, what does this mean?' he asked quickly.

Arnold smiled in reply, and grasped his friend's hand warmly; though, to say the truth, he felt not quite at his ease with the man who was to marry Kathleen Hesslegrave. He would have been glad in some ways to be spared this visit: though, now it was thrust upon him, he was really thankful in others that he was to know the truth, and to put himself once more *en rapport* with Kathleen.

'Oh, nothing much,' he answered, forcing a difficult smile. 'I got crushed in an iceberg accident. Worse calamities happen at sea. Though it's

maimed my painting hand, which is always a misfortune.'

'Is it serious?' Mortimer asked with interest.

'Well, the doctors tell me it'll never be good for anything much again,' Arnold answered bravely. 'I can learn to write with my left, of course; but I must give up painting, I'm afraid, altogether.'

They sat and talked for some time about the accident and how it had happened; but neither of them said a word for many minutes together of the subject that was nearest both their hearts that moment. Arnold was too shy and reserved; while as for Rufus Mortimer, he felt, under the circumstances, he had no right to betray Kathleen Hesslegrave's confidence.

At last, however, Arnold mustered up courage to make the doubtful plunge.

'I believe I have to congratulate you,' he said, with a rather feeble smile, looking hard at Mortimer.

The American winced.

'To congratulate me?' he answered. 'I don't quite understand. On what, and why, please?'

Arnold gazed at him, and hesitated. Ought he to go on or hold his peace? It would be more discreet, perhaps even more honourable, to say nothing further, but, having once begun, he *must* get to the bottom of it.

'Well, about Miss Hesslegrave,' he replied. 'I

heard—that is to say—I understood you were going to be married to her. And I'm sure I don't know any man in the world more altogether worthy of her.'

Rufus Mortimer stared at him.

'Married to her!' he exclaimed. 'Why, who on earth told you that? My dear fellow, you're mistaken. I'm sorry to say there isn't one word of truth in it.'

'But her own brother told me so,' Arnold persisted, unable to disentangle this ravelled skein.

'Her own brother!' Mortimer exclaimed. 'What! that wretched little monkey? He told you this lie? Why, whenever did you see him?'

'About six or eight weeks ago,' Arnold answered, growing hot; 'up here in London. And he certainly gave me to understand it was a foregone conclusion.'

'What! he saw you six or eight weeks ago, and he never told Miss Hesslegrave?' Mortimer cried, justly angry, and forgetting, in his surprise, all about Kathleen's secret. 'I see what he did that for. The selfish little wretch! How mean! How disgraceful of him!'

'*Why* should he tell Miss Hesslegrave?' Arnold answered, looking hard at him. 'Surely, under the circumstances, it would be best she should see and hear nothing more of me.'

Rufus Mortimer hesitated. He loved Kathleen too well not to desire to serve her; and he felt sure Arnold was labouring under some profound delusion. But he made up his mind that, under the circumstances, it was best to be frank.

'You're mistaken,' he replied. 'Miss Hesslegrave is anxious to see you again, in order to clear up a most serious misapprehension. To tell you the plain truth, Willoughby, that's why I'm here to-day. I don't know what the misapprehension itself may be,' he added hastily, for he saw from a faint shade which flitted on Arnold's face that that quick and sensitive nature had again jumped at a conclusion adverse to Kathleen. 'She hasn't betrayed your confidence, whatever it may be; and if I'm betraying hers now, it's only because I see there's no other way out of it.' He paused a moment and wiped his brow; then the real man came out in one of those rare bursts of unadulterated nature which men seldom permit themselves. 'You don't know what it costs me,' he said earnestly. 'You don't know what it costs me.'

He spoke with such transparent sincerity and depth of feeling that Arnold couldn't help sympathizing with him. And yet, even so, after all his bitter experience, he couldn't help letting the thought flit through his mind all the same—was Kathleen still trying to catch the Earl, but keeping a second

string to her bow, all the while, in the rich American?

He laid his hand gently on Rufus Mortimer's shoulder.

'My dear fellow,' he said with real feeling, 'I can see how much it means to you. I'm sorry indeed if I stand between you and her. I never wished to do so. There has indeed been an error, a very serious error; but it has been on *her* part, not on mine. She would have married me once, I know, but under a misapprehension. If she knew the whole truth now, she wouldn't want to see me again. And even if she did,' he added, holding up his maimed hand pathetically—'even if it was the painter she wanted, and not—ah, no! I forgot—but even if it was the painter, how could she take him now, and how could he burden her with himself, in this mangled condition? It was always a wild dream; by now it's an impossible one.'

'That's for *her* to judge, Willoughby,' Rufus Mortimer answered, with earnestness. 'Ah, man, how can you talk so? To think you might make her yours with a turn of your hand, and won't—while I!—oh, I'd give every penny I possess if only I dare hope for her. And here I am, pleading with you on her behalf against myself: and not even knowing whether I'm not derogating from her dignity and honour by

condescending on her behalf to say so much as I do to you.'

He leaned back in his easy-chair and held his hand to his forehead. For a moment neither spoke. Then Arnold began slowly:

'I love her very much, Mortimer,' he said. 'Once, I loved her distractedly. I don't think I could speak about her to any other man; certainly not to any Englishman. But you Americans are somehow quite different from us in fibre. I can say things to you I couldn't possibly say to any fellow-countryman. Now, this is what I feel: she could be happy with you. I can do nothing for her now. I must just live out my own life the best way I can with what limbs remain to me. It would be useless my seeing her. It would only mean a painful explanation; and, when it was over, we must go our own ways—and in the end she would marry you.'

'I think you owe her that explanation, though,' Mortimer answered slowly. 'Mind, I'm pleading her cause with you against myself—because I promised her to do all I could to find you; and I interpret that promise according to the spirit and not according to the letter. But you owe it to her to see her. You think the misunderstanding was on her side alone; she thinks it was on yours. Very well, then; that shows there is still something to be cleared up. You

must see her and clear it. For even if she didn't marry you, she wouldn't marry me. So it's no use urging that. As to your hand—no, Willoughby, you *must* let me say it—if you can't support her yourself, what are a few thousands to me? *You* needn't accept them; I could make them over to her, before her marriage. I know that's not the way things are usually done; but you and I and she are not usual people. Why shouldn't we cast overboard conventions for once, and act like three rational human beings?'

Arnold Willoughby grasped his hand. He couldn't speak for a minute. Something rose in his throat and choked him. Here at least was one man whom he could trust—one man to whom earl or sailor made no difference. He was almost tempted in the heat of the moment to confess and explain everything.

'Mortimer,' he said at last, holding his friend's hand in his, 'you have always been kindness itself to me. I will answer you one thing: if I could accept that offer from any man, I could accept it from you. But I couldn't, I couldn't. For the sake of my own independence, I once gave up everything; how could I go back upon it now in order to——'

But before he could finish his sentence, Rufus Mortimer stared at him in one of those strange flashes of intuition which come over women often, and men sometimes, at critical moments of profound emotion.

'Then you *are* Lord Axminster!' he cried.

'Did she tell you so?' Arnold burst out, drawing his hand away suddenly.

'No, never. Not a word, not a breath, not a hint of it,' Mortimer answered firmly. 'She kept your secret well—as I will keep it. I see it all now. It comes home to me in a moment. You thought it was the Earl she had fallen in love with, not the sailor and painter. You thought she would only care for you if you assumed your title. My dear Willoughby, you're mistaken, if ever a man was.' He drew a letter-case from his pocket. 'Read that,' he said earnestly. 'The circumstances justify me in breaking her confidence so far. I do it for her own sake. Heaven knows it costs me dear enough to do it.'

Arnold Willoughby, deeply stirred, read it through in profound silence. It was the letter Kathleen had written in answer to Rufus Mortimer's last proposal. He read it through, every line, with the intensest emotion. It was a good woman's letter if ever he had seen one. It stung him like remorse.

'If I had never met *him*, I might perhaps have loved you dearly. But I have loved one man too well in my time ever to love a second; and whether I find him again or not, my mind is quite made up: I cannot give myself to any other. I speak to you frankly, because from the very first you have known

my secret, and because I can trust and respect and like you. But if ever I meet him again, I shall be his, and his only; and his only I must be if I never again meet him.'

Arnold Willoughby handed the letter back to Mortimer with tears in his eyes. He felt he had wronged her. Whether she knew he was an Earl from the beginning or not, he believed now she really loved him for his own sake alone, and could never love any other man. She was not mercenary; if she were, she would surely have accepted so brilliant an offer as Rufus Mortimer's. She was not fickle; if she were, she would never have written such a letter as that about a man who had apparently disappeared from her horizon. Arnold's heart was touched home.

'I must go to her,' he said instantly. 'I must see her, and set this right. Where is she now, Mortimer?'

'I'll go with you,' Mortimer answered quickly.—'No; don't be afraid,' he added with a bitter smile. 'As far as the door, I mean. Don't suppose I want to hamper you in such an interview.'

For it occurred to him that if they went together to the door in a cab, he might be allowed to pay for it, and that otherwise Arnold wouldn't be able to afford one. But Kathleen's heart must not be kept on that stretch for ten minutes longer than was absolutely necessary.

CHAPTER XXV.

THE MEETING.

Arnold Willoughby arrived at Kathleen Hesslegrave's door in a tremor of delight, excitement, and ecstasy. During all those long months that he had been parted from her, he had loved her with his whole soul—loved the memory of the girl he had once believed her, even though that girl, as he fancied, never really existed. And now that her letter to Rufus Mortimer had once more reinstated her image in his mind as he first imagined her, his love came back to him with a rush, even more vividly than ever.

For had he not now, in her own very handwriting, the assurance that she loved him—the assurance that she was his, be he present or absent? He could approach her at last without any doubts on that subject. He could be sure of her answering love, her real affection for himself, whatever might be the explanation of those strange expressions Mrs. Hessle-

grave had attributed to her that afternoon in Venice.

He mounted the stairs in a fever of joy and suppressed expectation. Kathleen sat in her little drawing-room, waiting anxiously for the promised second telegram from Rufus Mortimer. A knock at the outer portal of the flat aroused her, all tremulous. Could that be the telegraph-boy? She held her room door half ajar, and listened for the voice.

When it came, it sent a thrill of surprise, delight, and terror down her spine like a cold wave. 'Is Miss Hesslegrave in?' it said; but the tone—the tone was surely Arnold Willoughby's!

'Miss Hesslegrave is engaged this afternoon, sir, and can't see anybody,' the maid answered demurely. For Kathleen felt too agitated, with hope and suspense, for receiving visitors.

'I think she'll see *me*,' Arnold replied with a confident smile; and while the girl still hesitated, Kathleen's own voice broke out from within in very clear tones:

'Let the gentleman come in, Mary.'

At sound of her voice, a strange thrill passed through Arnold Willoughby in turn; he rushed along the passage and burst into the sitting-room. There stood Kathleen, pale and panting, with one hand on a chair, and one on her throbbing heart—much thinner and whiter than he had known her of old—much

thinner and whiter, but not one whit less beautiful. In that first tumult of wild delight at his love restored, Arnold Willoughby darted forward, and for the first time in his life would have clasped her in his arms and kissed her as she stood there.

But Kathleen, looking hard at him, and recognising in a second how ill and wasted he was, with his maimed arm hanging loose by his side in its helplessness, yet waved him back from her at once with an imperious gesture.

'No, no,' she said proudly, conquering her love with an effort. 'Not now, not now, Arnold! Once I would have let you, if you wished; and still even to-day—oh, my heart, my poor heart—I could willingly let you—if it were not for that barrier. But the barrier is there even now; and until you understand everything—until you know I was never what you have thought me so long—I can't possibly allow you. I don't want you to trust me; I don't want you to believe me; I want you to know—to know and understand; I want you *to see* for yourself how you have wronged me.'

Arnold's face was all penitence. As she spoke, so fearlessly and so proudly, yet with such an undercurrent of tenderness, he wondered to himself how he could ever have doubted her.

'Oh, Kathleen,' he cried, standing back a pace,

and stretching out his hands, and calling her for the first time to her face by the name she had always borne in his thoughts and his day-dreams, 'don't say that to me, please. Don't crush me so utterly. I know how wrong I have been; I know how much I have misjudged you. But don't visit it too heavily upon me. I have suffered for it myself; see, see how I have suffered for it!—and you don't know yet how difficult it was for me to resist the conclusion. After what I was told, my darling, my heart's love, I could hardly think otherwise.'

'I know that,' Kathleen answered, standing opposite him and trembling, with a fierce desire to throw herself at once into her lover's arms, only just restrained by a due sense of her womanly dignity. 'If I didn't know it, Mr. Willoughby—or Arnold, if you will—I wouldn't allow you to come here; I wouldn't allow you to speak to me. I would guard my pride better. It's *because* I know it that I'm going to explain all now to you. It's because I know it that I'm going to lay my heart bare, like an open book in front of you. Before I hear anything else—before I even ask what *that* means'—and she glanced at his useless hand with unspoken distress—'we must clear up this mystery. Till the misunderstanding's cleared, we can't talk about anything else as we ought to one another. And in order to clear it up, I shall tell you—just every-

thing. I shall open my whole soul. I shall tear my heart out for you. There's no room for reserve between us two to-day. We must understand one another, once for all, oh Arnold, my Arnold, now I've found you, I've found you!'

Arnold gazed at her, and melted with shame and remorse. Her passion overcame him. How could he ever for one moment have doubted that pure, that queenly soul? But then—Mrs. Hesslegrave's words! that dark saying about the earldom! those strange mysterious hints of a deliberate conspiracy!

'You thought I knew from the first who you were?' Kathleen began, drawing breath and facing him boldly.

'I thought you believed from the first I was Lord Axminster,' Arnold answered, quite frankly, but still refusing to commit himself; 'and I thought it was through that belief alone that you first permitted a common sailor to win his way as far as he did, if he did, into your affections. But, Kathleen, I won't think so now; if you tell me you didn't, I'll believe you at once; and if you tell me you did, but that you loved me for myself, though you took me for ten thousand times over an Earl, oh, Kathleen, I will believe you; I will believe you and love you, with all my heart and soul, if only you'll allow me.'

It was a great deal for Arnold Willoughby, with his

past behind him, to say; but it wasn't enough for Kathleen. She was still unsatisfied. She stood before him, trembling and quivering all over with love, yet just waving him back with one imperious hand when he strove to draw nearer to her.

'No, no,' she answered, holding him off with her queenly gesture. 'That's not what I want. I want plainly to clear myself. I want you to know, to be sure and certain, beyond the shadow of a doubt, I was not what you took me for. I want you to understand the whole real truth. I want you to see for yourself what I thought of you first; I want you to see when I began to love you—for I *did* love you, Arnold, and I *do* love you still—and how and when I first discovered your real name and personality.' She moved across the room from where she stood to a desk in the corner. 'Read this,' she said simply, taking out a diary and handing it to him. 'Begin there, on the day I first met you in London. Then turn on to these pages where I put this mark, and read straight through till you come to the end—when you went away from Venice. The end of everything for me—till you came again this evening.'

It was no time for protestations. Arnold saw she was in earnest. He took the book and read. Meanwhile, Kathleen sank into an easy-chair opposite, and watched his face eagerly as he turned over the pages.

He read on and on in a fever of delight. He read how she had come upon him in Venice in Mortimer's gondola. He read how she had begun to like him, in spite of doubts and hesitations: how she had wondered whether a lady ought to let herself grow so fond of a man so far beneath her in rank and station: how she had stifled her doubts by saying to herself he had genius and refinement and a poet's nature; he was a gentleman, after all, a true gentleman at heart, a gentleman of the truest in feelings and manners. Then he saw how the evidences of her liking grew thicker and thicker from page to page, till they deepened at last into shame-faced self-confessions of maiden love, and culminated in the end into that one passionate avowal, 'Sailor or no sailor, oh, I love him, I love him. I love him with all my heart; and if he asks me, I shall accept him.'

When he came to that page, Kathleen saw by the moisture rising thick in his eyes what point he had reached. He looked across at her imploringly.

'Oh, Kathleen, I may?' he cried, trying to seize her hand. But still Kathleen waved him back.

'No, not yet,' she said in a tone half relenting, half stern. 'Not yet. You must read it all through. You must let me *prove* myself innocent.'

She said it proudly yet tenderly, for she *knew* the proof was there. And after all she had suffered, she

did not shrink for a moment from letting Arnold so read her heart's inmost secret.

He read on and on. Then came at last that day when the Canon recognised him in the side-canal by San Giovanni e Paolo. Arnold drew a deep breath.

'It was *he* who found me out, then?' he said, for the first time admitting his long-hidden identity.

'Yes, it was he who found you out,' Kathleen answered, leaning forward. 'And I saw at once he was right; for I had half suspected it myself, of course, from those words of yours he quoted. And, Arnold, do you know, the first thought that crossed my mind—for I'm a woman, and have my prejudices—the first thought was this: "Oh, how glad I am to think I should have singled him out for myself, out of pure, pure love, without knowing anything of him; yet that he should turn out in the end to be so great a gentleman of so ancient a lineage." And the second thing that struck me was this: "Oh, how sorry I am, after all, I should have surprised his secret; for he wished to keep it from me; he wished perhaps to surprise me; and it may grieve him that I should have learnt it like this, prematurely." But I never knew then what misery it was to bring upon me.'

'Kathleen,' the young man cried imploringly, 'I *must!* I *must* this time!' and he stretched his arms out to her.

'No,' Kathleen cried, still waving him back, but flushing rosy red; 'I am not yet absolved. You must read to the very end. You must know the whole truth of it.'

Again Arnold read on; for Kathleen had written at great length the history of that day, that terrible day, much blotted with tears on the pages of her diary, when the Canon went away, and her mother 'spoiled all' with Arnold Willoughby. When he came to that heart-broken cry of a wounded spirit, Arnold rose from his place; he could contain himself no longer. With tears in his eyes, he sprang towards her eagerly.

This time, at last, Kathleen did not prevent him.

'Am I absolved?' she murmured low, as he caught her in his arms and kissed her.

And Arnold, clasping her tight, made answer through his tears:

'My darling, my darling, it's I, not you, who stand in need of absolution. I have cruelly wronged you. I can never forgive myself for it.'

'But *I* can forgive you,' Kathleen murmured, nestling close to him.

For some minutes they sat there, hand in hand, supremely happy. They had no need for words in that more eloquent silence. Then Arnold spoke again, very sadly, with a sudden reminder of all that had happened meanwhile:

'But, Kathleen, even now, I ought never to have spoken to you. This is only to ease our souls. Things are still where they were for every other purpose. My darling, how am I to tell you it? I can never marry you now. I have only just recovered you, to lose you again instantly.'

Kathleen held his hand in hers still.

'Why so, dear?' she asked, too serenely joyous now (as is a woman's wont), at her love recovered, to trouble her mind much about such enigmatic sayings.

'Because,' Arnold cried, 'I have nothing to marry you with; and this maimed hand—it was crushed in an iceberg accident this summer—I'll tell you all about it by-and-by—makes it more impossible than ever for me to earn a livelihood. Oh, Kathleen, if I hadn't been carried away by my feelings, and by what that dear good fellow Mortimer told me—he showed me your letter—I would never have come back like this to see you without some previous explanation. I would have written to tell you beforehand how hopeless it all was, how helpless a creature was coming home to claim you.'

'Then, I'm glad they *did* carry you away,' Kathleen answered, smiling; 'for I'd ten thousand times rather see you yourself, Arnold, now everything's cleared up, than any number of letters.'

'But everything's *not* cleared up; that's the worst

of it,' Arnold answered somewhat gloomily. 'At least as far as I'm concerned,' he went on in haste, for he saw a dark shadow pass over Kathleen's sweet face. 'I mean, I'm afraid I'm misleading you myself now. You think, dear Kathleen, the man who has come home to you is an English peer; practically and financially, he's nothing of the sort.' He's a sailor at best, or not even a sailor, but the merest bare wreck of one. Here, a sheer hulk, stands Arnold Willoughby. You probably imagine I got rid of my position and masqueraded in seamen's clothes out of pure, pure fun, only just to try you. I did nothing of the sort, my darling. I renounced my birthright, once and for ever, partly on conscientious grounds, and partly on grounds of personal dignity. I may have done right; I may have done wrong; but, at any rate, all that's long since irrevocable. It's past and gone now, and can never be reconsidered. It's a closed chapter. I was once an Earl: I am an Earl no longer. The man who asks you—who dare hardly ask you—for your love to-day, is, to all intents and purposes, mere Arnold Willoughby, a common sailor, unfit for work, and an artist too hopelessly maimed for any further painting. In short, a man without fixed occupation or means of livelihood.'

Kathleen clung to his hand. 'I knew as much already,' she answered bravely, smoothing it with her

own. 'That is to say, at least, I knew from the day you went away from Venice, and still more from the day when your cousin's claim was allowed to hold good by the House of Lords, that you had relinquished once for all your right to the peerage. I knew a man so just and good as you are would never allow your cousin to assume the title as his own, and then rob him again of it. I knew that if ever you came back to me, it would be as plain Arnold Willoughby, fighting your own battle on equal terms against the world; and, Arnold, now you're here, I don't care a pin on what terms or under what name you come; it's enough for me to have you here again with me!'

'Thank you, Kathleen,' Arnold said very low, with a thrill of deep joy. 'My darling, you're too good to me.'

'But that's not all,' Kathleen went on with swimming eyes. 'Do you know, Arnold, while you were away, what I wanted you to come back for most was that I might set myself right with you; might make you admit I wasn't ever what you thought me; might justify my womanhood to you; might be myself once more to you. But see what a woman I am, after all! Now you're here, oh, my darling, it isn't *that* that I think about, nor even whether or not you'll ever be able to marry me; all I think of is simply this—how sweet and delightful and heavenly it is to have you here again by my side to talk to.'

She gazed at him with pure love in those earnest big eyes of hers. Arnold melted with joy.

'You speak like a true good woman, darling,' he answered in a penitent voice. 'And now I hear you speak so, I wonder to myself how on earth I could ever have had the heart to doubt you.'

So they sat and talked. One hour like that was well worth those two years of solitude and misery.

CHAPTER XXVI.

A QUESTION OF AUTHORSHIP.

And now that all was over, and her Arnold had come home to her, Kathleen Hesslegrave felt as if the rest mattered little. He was back; he knew all; he saw all; he understood all; he loved her once again far more dearly than ever. Woman-like, she was more than satisfied to have her lover by her side; all else was to her a mere question of detail.

And yet the problem for Arnold was by no means solved. He had no way as yet of earning his own living; still less had he any way of earning a living for Kathleen. Kathleen herself, indeed, happy enough to have found her sailor again, would have been glad to marry him as he stood, maimed hand and all, and to have worked at her art for him, as she had long worked for Reggie; but that, of course, Arnold could never have dreamed of. It would have been grotesque to give up the Axminster revenues on conscientious

grounds, and then allow himself to be supported by a woman's labour. Rufus Mortimer, too, ever generous and ever chivalrous, would willingly have done anything in his power to help them. But such help as that also Arnold felt to be impossible. He must fight out the battle of life on his own account to the bitter end; and though this last misfortune of his crushed hand was an accident that might have happened to any sailor any day, it made him feel none the less that painful consciousness he had often felt before, of his own inferiority and comparative inability to do for himself what he saw so many of his kind doing round him on every side without apparent effort. He didn't care to acknowledge himself a human failure.

Of course, he had the fifty pounds he had received for his translation of the Italian manuscript; but even Arnold Willoughby couldn't live on fifty pounds for ever, though, no doubt, he could make it go at least as far as anyone else of his class could. And it was only a stray windfall, not a means of livelihood. What Arnold wanted, now the sea was shut against him, and painting most difficult, was some alternative way of earning money for himself, and, if possible, for Kathleen. As to how he could do that, he had for the moment no idea; he merely straggled on upon his fifty pounds, spreading it out as thin as fifty pounds

can be made to spread nowadays in this crowded Britain of ours.

But if this problem caused anxiety to Arnold Willoughby, it caused at least as much more to Rufus Mortimer. As a rule, people who have never known want themselves realize but vaguely the struggles and hardships of others who stand face to face with it. They have an easy formula—'Lazy beggars!'—which covers for their minds all possible grounds of failure or misfortune in other people. (Though they are not themselves always so remarkable for their industry.) But Rufus Mortimer, with his delicately sensitive American nature—as sensitive in its way as Arnold's own—understood to the full the difficulties of the case; and having made himself responsible to some extent for Arnold's and Kathleen's happiness by bringing them together again, gave himself no little trouble, now that matter was arranged, to seek some suitable work in life for Arnold.

This, however, as it turned out, was no easy matter. Even backed up by Rufus Mortimer's influence, Arnold found there were few posts in life he could now adequately fill; while the same moral scruples that had made him in the first instance renounce altogether the Axminster property continued to prevent his accepting any post that he did not consider an honest and useful one. It occurred to Mortimer, therefore,

one day when he met Reggie on Kathleen's doorstep, and, entering, found Kathleen herself with every sign of recent tears, that one of the first ways of helping the young couple would be the indirect one of getting rid of Reggie. He suspected that young gentleman of being a perpetual drain upon Kathleen's resources, and he knew him to have certainly no such conscientious scruples. So, after a little brief telegraphic communication with his firm in America, he sent one morning for Reggie himself, 'on important business'; and Reggie, delighted by anticipation at the phrase, put on his best necktie and his onyx links, and drove round (in a hansom) to Mortimer's house in Great Stanhope Street.

Mortimer plunged at once into the midst of affairs.

'Suppose you were to get a post of three hundred and fifty a year in America, would you take it?' he inquired.

Reggie brightened at the suggestion.

'Pounds, not dollars, of course?' he answered with characteristic caution, for where money was concerned, Reggie's mind was pure intellect.

Rufus Mortimer nodded.

'Yes, pounds, not dollars,' he said. 'A clerk's post in my place in the States; railway engineering works, you know. We control the business.'

'It *might* suit me,' Reggie answered with great de-

liberation, impressed with the undesirability of letting himself go too cheap. 'Three hundred and fifty; or, say, four hundred.'

'I beg your pardon,' Rufus Mortimer interposed with bland decision. 'I said three hundred and fifty. I did *not* say four hundred. And the questions before the house are simply these two—first, whether you care to accept such a post or not; and, second, whether I shall find you're qualified to accept it.'

'Oh, I see,' Reggie answered, taken aback; for he had not yet met Rufus Mortimer in this his alternative character as the stern capitalist. 'Whereabouts is your place? So much depends upon the locality.'

'It's in Philadelphia,' Mortimer answered, smiling.

He could see at a glance Reggie was hesitating as to whether he could tear himself away from the Gaiety, and the dear boys, and the gross mud-honey of town in general, to emigrate to America.

Reggie held his peace for a moment. He was calculating the pros and cons of the question at issue. It spelt expatriation, of course; that he recognised at once; so far from the theatres, the racecourses, the Park, the dear boys of the Tivoli, and Charlie Owen. But, still, he was young, and he would always have Florrie. Perhaps there might be 'life' even in Philadelphia.

'Is it a big town?' he asked dubiously, for his primæval notions of American geography were distinctly hazy.

'The third biggest in the Union,' Mortimer answered, eyeing him hard.

'In the what?' Reggie repeated, somewhat staggered at the sound; visions of some huge workhouse rose dimly in the air before his mental view.

'In the United States,' Mortimer answered with a compassionate smile. 'In America, if it comes to that. The third biggest in America. About three-quarters the size of Paris. Will a population of a million afford scope enough for you?'

'It *sounds* well,' Reggie admitted. 'And I suppose there are amusements there—something to occupy a fellow's mind in his spare time? or else I don't put much stock in it.'

'I think the resources of Philadelphia will be equal to amusing you,' Mortimer answered grimly. 'It's a decent-sized village.' He didn't dwell much upon the converse fact that Reggie would have to work for his three hundred and fifty. 'My people in America will show him all that soon enough,' he thought. 'The great thing just now is to get him well out of England, by hook or by crook, and leave the way clear for that angel and Willoughby.'

For Rufus Mortimer, having once espoused Arnold

Willoughby's cause, was almost as anxious to see him satisfactorily settled in life as if it had been his own love-affairs he was working for, not his most dangerous rival's.

The offer was a tempting one. After a little humming and hawing, and some explanation by Mortimer of the duties of the situation—the last thing on earth that Reggie himself would ever have troubled his head about under the circumstances—the young man about town at last consented to accept the post offered to him, and to ship himself forthwith from his native land, with Florrie in tow, at Rufus Mortimer's expense, by an early steamer.

'A town of a million people,' he observed to Florrie, '*must* have decent amusements, even in America.'

And now that that prime encumbrance was clear out of the way, Mortimer's next desire was to find something to do for Arnold, though Arnold was certainly a most difficult man to help in the matter of an appointment. That horrid conscience of his was always coming in to interfere with everything. Mortimer and Kathleen had ventured to suggest, indeed, that under these altered circumstances, when his hand made it almost impossible for him to get work of any sort, he should disclose his personality to the new Lord Axminster, and accept some small allowance out of the Membury Castle property.

But against that suggestion Arnold stood quite firm.

'No, no,' he said; 'I may live or I may starve; but I won't go back upon my whole life and principles. I gave up my property in order that I might live by my own exertions; and by my own exertions I will live, or go to the wall manfully. I don't demand now that I should earn my livelihood by manual labour, as I once desired to do. Under these altered conditions, having lost the use of my hand in the pursuit of an honest trade for the benefit of humanity, I'm justified, I believe, in earning my livelihood in any way that my fellow-creatures are willing to pay me for; and I'll take in future any decent work that such a maimed being as myself is fitted for. But I won't come down upon my cousin Algy. It wouldn't be fair; it wouldn't be right; it wouldn't be consistent; it wouldn't be honest. I'm dead by law; dead by the decision of the highest court in the kingdom; and dead I will remain for all legal purposes. Algy has succeeded to the title and estates in that belief, which I have not only permitted him to hold, but have deliberately fostered. For myself and all who come after me, I have definitely got rid of my position as a peer, and have chosen to become a common sailor. If I were to burst in upon Algy now with proof of my prior claim, I would upset and destroy his peace of

mind ; make him doubt for the position and prospects of his children ; and burden him with a sense of insecurity in his tenure which I have no right in the world to disturb his life with. When once I did it, I did it once for all ; to go back upon it now would be both cruel and cowardly.'

'You're right,' Kathleen cried, holding his hand in her own. 'I see you're right, my darling ; and if ever I marry you, I will marry you clearly on that understanding, that you are and always will be plain Arnold Willoughby.'

So Rufus Mortimer could do nothing but watch and wait. Meanwhile, Arnold went round London at the pitiful task of answering advertisements for clerks and other small posts, and seeking in vain for some light employment. Winter was drawing on ; and it became clearer and clearer each day to Mortimer that in Arnold's present state of health he ought, if possible, to spend the coldest months in the South of Europe. But how get him to do it? That was now the puzzle. Mortimer was half afraid he had only rescued Kathleen's lover, and brought them together again in peace, in order to see him die with his first winter in England. And it was no use to urge upon him the acceptance of a temporary loan, or even to ask him to go abroad on the strength of that fifty pounds ; for, as matters now stood, Arnold was so anxious to husband

his funds to the utmost and to look out for future work, that nothing would induce him to move away from London.

While things were in this condition, Rufus was startled one day, as he sat in his padded armchair in a West-End club, reading a weekly paper, to see Arnold Willoughby's name staring him full in the face from every part of a two-column article. He fixed his eyes on the floating words that seemed to dance before his sight. 'If this is a first attempt,' the reviewer said, 'we must congratulate Mr. Willoughby upon a most brilliant début in the art of fiction.' And again: 'We know not whether the name of "Arnold Willoughby" is the writer's real designation, or a mere *nom de guerre;* but in any case we can predict for the entertaining author of "An Elizabethan Seadog" a brilliant career as a writer of the new romance of history.'—'Mr. Willoughby's style is careful and polished; his knowledge of the dialect of the sea is "peculiar and extensive"; while his fertility of invention is really something stupendous. We doubt, indeed, whether any Elizabethan sailor of actual life could ever have described his Spanish adventures in such graphic and admirable language as Mr. Willoughby puts into the mouth of his imaginary hero; but that is a trivial blemish: literature is literature: as long as the narrative

imposes upon the reader for the moment, which it undoubtedly does, we are ready to overlook the unhistorical character of the thrilling details, and the obvious improbability that such a person as Master John Collingham of Holt in Norfolk would have been able to address the Council of Ten with such perfect fluency in "very choice Italian." '

Rufus Mortimer laid down the paper in a tumult of delight. Here at last he saw a chance for the solution of the problem of Arnold's future. Though art had failed him, he might live by literature. To be sure, one swallow doesn't make a summer, nor one good review (alas!) the fortune of a volume. But Rufus Mortimer didn't know that; and he felt sure in his heart that a man who could write so as to merit such praise from one of the most notoriously critical of modern organs, must certainly be able to make a living by his pen, even if he had only a left hand left wherewith to wield it. So off he rushed at once in high glee to Arnold Willoughby's, only stopping on the way to buy a copy of the review at the railway bookstall in the nearest underground station.

When he reached Arnold's lodgings, now removed much further West, near Kathleen Hesslegrave's rooms, he hurried upstairs in a fervour of good spirits, quite rejoiced to be the first to bring such happy

tidings. Arnold read the review hastily; then he looked up at Mortimer, who stood expectant by; and his face grew almost comical in its despair and despondency.

'Oh, this is dreadful!' he exclaimed under his breath. 'Dreadful, dreadful, dreadful!'

'Dreadful?' Mortimer interposed, quite taken aback. 'Why, Willoughby, I was delighted to be the first to bring it to you. I thought you'd be so awfully glad to see it. What on earth do you disapprove of? It's all so favourable.'

Did the man expect mere fulsome adulation?

'Favourable? Oh yes,' Arnold answered; 'it's favourable enough, for that matter: but just look how they treat it! In spite of my repeated and reiterated statement that the manuscript was a genuine Elizabethan document, they insist on speaking of it as an original romance, and attributing the authorship to *me*, who only translated it. They doubt my word about it!'

'But that doesn't matter much,' Mortimer cried, severely practical, 'as long as attention is drawn to the work. It'll make the book sell; and if ever you should want to write anything else on your own account, it'll give you a better start and secure you attention.'

'I don't want attention under false pretences,'

Arnold retorted. 'One doesn't like to be doubted, and one doesn't want to get credit for work one hasn't done. I should hate to be praised so. It's only the translation that's mine. I've none of these imaginative gifts the critic credits me with. Indeed, I've half a mind to sit down this minute to write and explain that I don't deserve either their praise or their censure.'

From this judicious course Mortimer did not seek to dissuade him; for, being an American born, he thoroughly understood the value of advertisement; and he knew that a lively correspondence on the authenticity of the book could not fail to advertise it better than five hundred reviews, good, bad, or indifferent. So he held his peace, and let Arnold do as he would about his reputation for veracity.

As they were talking it over, however, the door opened once more, and in rushed Kathleen, brimming over with excitement, and eager to show Arnold another review which she had happened to come across in a daily paper.

Arnold took it up and read it. His face changed as he did so; and Mortimer, who looked over his shoulder as he read, could see that this review, too, contained precisely the same cause of complaint, from Arnold's point of view, as the other one—it attributed the book, as an original romance, to the transcriber

and translator, and complimented him on his brilliant and creative imagination. Here was indeed a difficulty. Arnold could hardly show Kathleen the same distress at the tone of the notice which he had shown Rufus Mortimer; she came in so overflowing with womanly joy at his success that he hadn't the heart to damp it; so he tried his best to look as if he liked it, and said as little about the matter, either way, as possible.

Mortimer, however, took a different view of the situation.

'This is good,' he said; 'very good. These two articles strike the keynote. Your book is certainly going to make a success. It will boom through England. I'm sorry now, Willoughby, you sold the copyright for all time outright to them.'

CHAPTER XXVII.

CONSCIENTIOUS SCRUPLES.

This is an age of booms. Institution and name have come over to us from America. When a thing succeeds at all, it succeeds, as a rule, to the very top of its deserving. So in a few weeks' time it was abundantly clear that 'An Elizabethan Seadog' was to be one of the chief booms of the publishing season. Everybody bought it; everybody read it; everybody talked about it. Conan Doyle and Rudyard Kipling stood trembling for their laurels. And to this result Arnold Willoughby himself quite unconsciously contributed by writing two or three indignant letters to papers that reviewed the book as his own production, complaining of the slight thus put upon his veracity. Of course he would have been wholly incapable of inventing this idea as an advertising dodge; but he wrote with such earnestness in defence of his own true account of his antiquarian find, that everybody read

his passionate declarations with the utmost amusement.

'He's immense!' Mr. Stanley remarked, overjoyed, to his partner, Mr. Lockhart. 'That man's immense. He's simply stupendous. What a glorious liar! By far the finest bit of fiction in the whole book is that marvellously realistic account of how he picked up the manuscript in a small shop in Venice; and now he caps it all by going and writing to the *Times* that it's every word of it true, and that, if these implied calumnies continue any longer, he will be forced at last to vindicate his character by a trial for libel! Delicious! delicious! It's the loveliest bit of advertising I've seen for years; and just to think of his getting the *Times* to aid and abet him in it!'

'But have you seen to-day's *Athenæum?*' Mr. Lockhart responded cheerfully.—'No? Well, here it is, and it's finer and finer. Their reviewer said last week, you know, they'd very much like to inspect the original manuscript of such a unique historical document, and humorously hinted that it ought to be preserved in the British Museum. Well, hang me if Willoughby doesn't pretend this week to take their banter quite seriously, and proceed to spin a cock-and-bull yarn about how the original got lost at sea on a Dundee sealer! Magnificent! magnificent! The unblushing audacity of it! And he does it all with such

an air. Nobody ever yet equalled him as an amateur advertiser. The cheek of the man's so fine. He'd say anything to screw himself into notoriety anyhow. And the queer part of it all is that his work's quite good enough to stand by itself on its own merits without that. He's a splendid story-teller. Only, he doesn't confine the art of fiction to its proper limits.'

Whether it was by virtue of Arnold Willoughby's indignant disclaimers, however, or of its intrinsic merits as a work of adventure, 'An Elizabethan Seadog' was all the rage at the libraries. Mr. Mudie, crowned Apollo of our British Parnassus, advertised at once a thousand copies. 'And it's so wonderful, you know,' all the world said to its neighbour; 'it was written, they say, by a common sailor!' When Arnold heard that, it made him almost ready to disclose his real position in life; for he couldn't bear to take credit for extraordinary genius and self-education, when, as a matter of fact, his English diction was the net result of the common gentlemanly sojourn at Harrow and Oxford. But he was obliged to bite his lips over this matter in silence. The praise showered upon the book, he felt, was none of his own making; half of it was due to Master John Collingham of Holt in Norfolk, whom nobody believed in; and the other half was due to the actual facts of the Elizabethan

narrative. Whatever little credit might accrue from the style and workmanship of the translation, Arnold recognised he obtained under false pretences as the self-taught genius, while as a matter of fact he had always possessed every possible advantage of birth, breeding, and education. So it came to pass by the irony of circumstance that he, the man who of all others desired to be judged on his merits as a human being, got all the false credit of a book he had never written, and a difficulty surmounted which had never existed.

The position positively preyed upon Arnold Willoughby's spirits. He saw he was misunderstood. People took him for just the opposite of what he really was; they thought him a clever, pushing, self-advertising adventurer—him, the sensitive, shrinking, self-depreciatory martyr to an over-exacting conscience. And there was no way out of it, except by ruining his cousin Algy's position. He must endure it in silence, and stand the worst that people could say or think of him. After all, to be, not to seem, was the goal of his ambition; what he was in himself, not what people thought of him, really mattered. There was one man on earth whose good opinion he desired to conciliate and to retain—one man from whom he could never escape, morning, noon, or night; and that man was Arnold Willoughby. As long as he earned the appro-

bation of his own conscience, the rest was but a matter of minor importance.

Nor did the boom promise to do Arnold much permanent or pecuniary good. To be sure, it gained him no small notoriety; but, then, notoriety was the very thing he most wished to avoid. London hostesses were anxious after their kind to secure the new lion for their 'at homes' and their garden parties; and Rufus Mortimer and Kathleen Hesslegrave were besieged by good ladies, as soon as it was known they had made Arnold's acquaintance at Venice, with vicarious invitations for him for dinner, lunch, or evening. But Arnold was not to be drawn. 'So very retiring, you know!' people said; 'doesn't like to make himself cheap. Quite a recluse, Mr. Mortimer tells me. That's often the way with these men of genius. Think so much of their favours! Don't want to let us every-day people have the benefit of their society.' But Arnold's point of view was simply this—that if Canon Valentine had been able to recognise him, so might somebody else; and therefore he held it best to avoid that great world he had fled long before, and to keep to his own little circle of artistic acquaintances.

Meanwhile, the book made money. It was making money daily. And under these circumstances, it occurred to Mr. Stanley one morning to observe to his partner:

'I say, Lockhart, don't you think it's about time for us to send a little cheque to that fellow Willoughby?'

Mr. Lockhart looked up from his papers.

'Well, you're right, perhaps,' he answered. 'He's a first-rate man, there's no doubt, and we had the book from him cheap. We gave him fifty pounds for it. We've made—let me see—I should say, seven hundred. Let's send him a cheque for a hundred guineas. 'Pon my soul, he deserves it.'

'All right,' the senior partner answered, drawing out his cheque-book and proceeding to act at once upon the generous suggestion.

Generous, I say, and say rightly, though it is the fashion among certain authors to talk about the meanness and stinginess of publishers. As a matter of observation, I should say, on the contrary, there are no business men on earth so just and so generous. In no other trade would a man who has bought an article for a fair price in the open market, and then has found it worth more than the vendor expected, feel himself called upon to make that vendor a free gift of a portion of his profits. But publishers often do it; indeed, almost as a matter of course, expect to do it. Intercourse with an elevating and ennobling profession has produced in the class an exceptionally high standard of generosity and enlightened self-interest.

As soon as Arnold received that cheque, he went round with it at once, much disturbed, to Kathleen's.

'What ought I to do?' he asked. 'This is *very* embarrassing.'

'Why cash it, of course,' Kathleen answered. 'What on earth should you wish to return it for, dear Arnold?'

'Well, you see,' Arnold replied, looking shamefaced, 'it's sent under a misconception. They persist in believing I *wrote* that book. But *you* know I didn't; I only discovered and transcribed and translated it. Therefore, they're paying me for what I never did. And as a man of honour, I confess I don't see how I can take their money.'

'But they made it out of your translation,' Kathleen answered, secretly admiring him all the time in her own heart of hearts for his sturdy honesty. 'After all, you discovered the book; you deciphered it; you translated it. The original's lost; nobody else can ever make another translation. The copyright of it was yours, and you sold it to them under its real value. They're only returning you now a small part of what you would have made if you had published it yourself at your own risk; and I think you're entitled to it.'

Arnold was economist enough to see at a glance through that specious feminine fallacy.

'Oh no,' he answered with warmth. 'That's not the fair way to put it. If I'd had capital enough at the time, and had published it myself, I would have risked my own money, and would have been fairly entitled to whatever I got upon it. But I hadn't the capital, don't you see? and even if I had, I wouldn't have cared to chance it. That's what the publisher is for. He *has* capital, and he chooses to risk it in the publication of books, some of which are successes, and some of which are failures. He expects the gains on the one to balance and make up for the losses on the other. If he had happened to lose by the "Elizabethan Seadog," I wouldn't have expected him to come down upon me to make good his deficit. Therefore, of course, when he happens to have made by it, I can't expect him to come forward, out of pure generosity, and give me a portion of what are strictly his own profits.'

Kathleen saw he was right; her intelligence went with him; yet she couldn't bear to see him let a hundred pounds slip so easily through his fingers—though she would have loved and respected him a great deal the less had he not been so constituted. 'But surely,' she said, 'they must know themselves they bought it too cheap of you, or else they would never dream of sending you this conscience-money.'

'No,' Arnold answered resolutely: 'I don't see it

that way. When I sold them the book, fifty pounds was its full market value. I was glad to get so much, and glad to sell to them. Therefore, they bought it at its fair price for the moment. The money-worth of a manuscript, especially a manuscript by an unknown writer, must always be to a great extent a matter of speculation. I didn't think the thing worth fifty pounds when I offered it for sale to Stanley and Lockhart; and when they named their price, I jumped at the arrangement. If they had proposed to me two alternative modes of purchase at the time—fifty pounds down, or a share of the profits—I would have said at once: "Give me the money in hand, with no risk or uncertainty." Therefore, how can I be justified, now I know the thing has turned out a complete success, in accepting the share I would have refused beforehand?'

This was a hard nut for Kathleen. As a matter of logic — being a reasonable creature — she saw for herself Arnold was wholly right; yet she couldn't bear to see him throw away a hundred pounds, that was so much to him now, on a mere point of sentiment. So she struck out a middle course.

'Let's go and ask Mr. Mortimer,' she said. 'He's a clear-headed business man, as well as a painter. He'll tell us how it strikes him from the point of view of unadulterated business.'

'Nobody else's opinion, as mere opinion, would count for anything with me,' Arnold answered quietly. 'My conscience has only itself to reckon with, not anybody outside me. But perhaps Mortimer might have some reason to urge—some element in the problem that hasn't yet struck me. If so, of course I shall be prepared to give it whatever weight it may deserve in forming my decision.'

So they walked round together to Rufus Mortimer's London house. Mortimer was in his studio, painting away at an ideal picture of 'Love Self-slain,' which was not, indeed, without its allegorical application to himself and Kathleen and Arnold Willoughby. For it represented the god as a winged young man, very sweet and sad-looking, mortally wounded, yet trying to pass on a lighted torch in his hands to a more fortunate comrade who bent over him in pity. Kathleen took little notice of the canvas, however—for love, alas! is always a wee bit selfish to the feelings of outsiders—but laid her statement of the case before Mortimer succinctly. She told him all they had said, down to Arnold's last remark, that if Rufus had any new element in the problem to urge, he would be prepared to give it full weight in his decision.

When she reached that point, Rufus broke in with a smile.

'Why, of course I have,' he answered. 'I'm a capitalist myself; and I see at a glance the weak point of your argument. You forget that these publishers are business men; they are thinking not only of the past but of the future. Gratitude, we all know, is a lively sense of favours to come. It's pretty much the same with the generosity of publishers. As a business man, I don't for a moment believe in it. They see you've made a hit, and they think you're likely to make plenty more hits in future. They know they've paid you a low price for your book, and they've made a lot of money for themselves out of publishing it. They don't want to drive away the goose that lays the golden eggs; so they offer you a hundred pounds as a sort of virtual retaining fee—an inducement to you to bring your next book for issue to them, not to any other publisher.'

'That settles the thing then,' Arnold answered decisively.

'You mean, you'll keep the cheque?' Kathleen exclaimed with beaming eyes.

'Oh dear no,' Arnold replied with a very broad smile. 'Under those circumstances, of course, there's nothing at all left for me but to return it instantly.'

'Why so?' Kathleen cried, amazed. She knew Arnold too well by this time to suppose he would do

anything but what seemed to him the absolutely right and honest conduct.

'Why, don't you see,' Arnold answered, 'they send me this cheque always under that same mistaken notion that it was I who wrote the "Elizabethan Seadog," and therefore that I can write any number more such works of imagination? Now, the real fact is I'm a mere translator—a perfectly prosaic every-day translator. I never so much as tried to write a story in my life; and if they think they're going to get future books out of me, and be recouped in that way, they're utterly mistaken. I haven't the faintest idea of how to write a novel. So it wouldn't be fair to accept their money under such false pretences. I shall send their cheque back to them.'

'Don't do that,' Mortimer said, laying one hand on his shoulder. 'Nobody ever knows what he can do till he tries. Why not set to work at a similar novel, and see what you can make of it? If you fail, no matter; and if you succeed, why, there you are; your problem is solved for you. The "Elizabethan Seadog" would give you a fair start, right or wrong, with the reviewers; and if you've anything in you, you ought to pull through with it.'

But Arnold shook his head.

'No, no,' he said firmly; 'that would never do. It would be practically dishonest. I can't describe

myself as the author of the "Elizabethan Seadog," for that I'm not; and if I call myself even the editor or translator, I should seem to be claiming a sort of indirect and suggested authorship to which I've no right. I must let the thing drop. I'm almost sorry now I ever began with it.'

'At any rate,' Mortimer cried, 'come along with me now to Stanley and Lockhart's.'

'Oh, I'll come along with you, if that's all,' Arnold responded readily. 'I want to go round and return this cheque to them.'

CHAPTER XXVIII.

MORTIMER STRIKES HOME.

When Arnold arrived at Stanley and Lockhart's, it almost seemed to him as if the sun had gone back upon the dial of his lifetime to the days when he was still an Earl and a somebody. True, the shop-boy of whom he inquired, in a timid voice, if he could see one of the partners, scarcely deigned to look up from his ledger at first, as he murmured, in the surly accent of the underling, 'Name, please?' But the moment the answer came, 'Mr. Arnold Willoughby,' the boy left off writing, awe-struck, and scrambling down from his high perch, opened the low wooden door with a deferential, 'This way, sir. I'll ask if the head of the firm is engaged.—Mr. Jones, can Mr. Stanley see Mr. Arnold Willoughby?'

That name was like magic. Mr. Jones led him on with attentive politeness. Arnold followed upstairs, as in the good old days when he was an unchallenged

Earl, attended and heralded by an ushering clerk in a most respectful attitude. Even the American millionaire himself, whom the functionaries at once recognised, scarcely met with so much honour in that mart of books as the reputed author of the book of the season. For Willoughby spelt money for the firm just that moment. And the worst of it all was, as Arnold reflected to himself with shame and regret, all this deference was being paid him no more on his own personal merits than ever, but simply and solely because the publishing world persisted in believing he had written the story, which as a matter of fact he had only deciphered, transcribed, and Englished.

In the counting-house, Mr. Stanley met him with outstretched arms, metaphorically speaking. He rubbed his hands with delight. He was all bland expectancy. The new and rising author had come round, no doubt, to thank him in person for the cheque the firm had sent him by the last post of yesterday.

'Charmed to see you, I'm sure, Mr. Willoughby,' the senior partner exclaimed, motioning him with one hand to the chair of honour; 'and you too, Mr. Mortimer. Lovely weather, isn't it?—Well, the reception your book has had both from press and public is flattering—most flattering. We are selling it fast still; in fact, this very day I've given orders to

pull off another thousand of the library edition. I'm sure it must be most gratifying to you. It's seldom a first book comes in for such an ovation.'

Arnold hardly knew what to answer; this cordiality flurried him; but after a short preamble, he drew forth the cheque and explained in a very few words that he couldn't accept it.

Mr. Stanley stared at him, and rang his little bell.

'Ask Mr. Lockhart to step this way,' he said, with a puzzled look. 'This is a matter to be considered by all four of us in council.'

Mr. Lockhart stepped that way with cheerful alacrity; and to him, too, Arnold explained in the briefest detail why he had refused the cheque. The two partners glanced at one another. They hummed and hawed nervously. Then Mr. Lockhart said in slow tones:

'Well, this is a disappointment to us, I confess, Mr. Willoughby. To tell you the truth, though we desired to divide the profits more justly than they were being divided by our original agreement, as is our habit in such cases, still, I won't deny we had also looked forward to the pleasure of publishing other books from your pen on subsequent occasions.' (Mr. Lockhart was a pompous and correct old gentleman, who knew how to talk in private life the set language

of the business letter.) 'We hoped, in point of fact, you would have promised us a second book for the coming season.'

Arnold's face flushed fiery red. This persistent disbelief made him positively angry. In a few forcible words, he explained once more to the astonished publisher that he had not written 'An Elizabethan Seadog'; and that he doubted his ability to write anything like it. In any case, he must beg them to take back their cheque, and not to expect work of any sort from him in future.

The partners stared at him in blank astonishment. They glanced at one another curiously. Then Mr. Lockhart rose, nodded, and left the room. Mr. Stanley, left alone, engaged them in conversation as best he could, for a minute or two. At the end of that time a message came to the senior partner:

'Mr. Lockhart says, sir, could you speak to him for one moment?'

'Certainly,' Mr. Stanley answered.—'Will you excuse me a minute, if you please, Mr. Willoughby? There's the last review of your book; perhaps you'd like to glance at it.' And with another queer look he disappeared mysteriously.

'Well,' he said to his partner, as soon as they were alone in Mr. Lockhart's sanctum, 'what on earth does this mean? Do you suppose somebody else has

offered him higher terms than he thinks he'll get from us? Jones and Burton may have bribed him. He's a thundering liar, any way, and one doesn't know what the dickens to believe about him.'

'No,' Mr. Lockhart replied confidently; 'that's not it, I'm sure, Stanley. If he were a rogue, he'd have pocketed our cheque without a word, and taken his next book all the same to the other people. It isn't that, I'm certain, as sure as my name's Lockhart. Don't you see what it is? The fellow's mad; he really thinks now he didn't write the "Seadog." Success has turned his head. It's an awful pity. He began with the story as an innocent deception; he went on with it afterwards as an excellent advertisement; now he's gone off his head with unexpected triumph, and really believes he didn't write it, but discovered it. However, it's all the same to us. I tell you what we must do: ask him, if ever he discovers any more interesting manuscripts, to give us the first refusal of his translation or decipherment.'

But when they returned a few minutes later with this notable proposition, Arnold could only burst out laughing.

'No, no,' he said, really amused at last. 'I see what you think. Mr. Mortimer will tell you I'm as sane as you are. You fancy I'm mad; but you're quite mistaken. However, I can honestly promise

you what you ask—that if I have ever again any publishing business to transact, I will bring my work first to you for refusal.'

So the interview ended. Comic as it was from one point of view, it yet saddened Arnold somewhat. He couldn't help being struck by this persistent fate which made him all through life be praised or admired, not for what he really was or really had done, but for some purely adventitious, or even unreal, circumstance. He went away and resumed once more his vain search for work. But as day after day went by, and he found nobody ready to employ a practically one-armed man, with no recommendation save that of having served his time as a common sailor, his heart sank within him. The weather grew colder, too, and his weak lung began to feel the chilly fogs of London. Worst of all, he was keeping Kathleen also in England; for she wouldn't go South and leave him, though her work demanded that she should winter as usual in Venice, where she could paint the range of subjects for which alone, after the hateful fashion of the present day, she could find a ready market. All this made Arnold not a little anxious, the more so as his fifty pounds, no matter how well husbanded, were beginning to run out and leave his exchequer empty.

In this strait, it was once more Rufus Mortimer, their unfailing friend, who came to Arnold's and Kath-

leen's assistance. He went round to Arnold's rooms one afternoon full of serious warning.

'Look here, my dear Willoughby,' he said; 'there is such a thing as carrying conscientious scruples to an impracticable excess. I don't pretend to act up to my principles myself; if I did, I should be compelled to sell all I have, like you, and give it to the poor, or their modern equivalent, whatever that may be, in the dominant political economy of the moment. But, somehow, I don't feel inclined to go such lengths for my principles. I lock them up in a cabinet as interesting curiosities. Still, you, you know, rush into the opposite extreme. The past is past, and can't, of course, be undone; though I don't exactly see that you were bound in the first instance quite so utterly to disinherit yourself—to cut yourself off with the proverbial shilling. But as things now stand, I think it's not right of you merely for the sake of pampering your individual conscience—which, after all, may be just as much mistaken as anybody else's conscience—to let Miss Hesslegrave live in such perpetual anxiety on your behalf. For her sake, I feel sure, you ought to make up your mind to sacrifice to some extent your personal scruples, and at least have a try at writing something or other of your own for Stanley and Lockhart. You could publish it simply under your present name as Arnold Willoughby, without reference in any

way to the "Elizabethan Seadog"; and if, in spite of all your repeated disclaimers, people still persist in describing you as the author of the book you only translated, why, that's their fault, not yours, and I don't see why you need trouble yourself one penny about it.'

'I've thought of that these last few days,' Arnold answered, yielding slightly; 'and I've even begun to plan out a skeleton plot for a projected story; but, then, it's—oh, so different from "An Elizabethan Seadog"; a drama of the soul; a very serious performance. I couldn't really imagine anything myself in the least like Master John Collingham's narrative. I've no taste for romance. What I think I might do is a story of the sad lives of the seafaring folk I have lived and worked among—a realistic tale of hard toil and incessant privation and heroic suffering. But all that's so different from the Elizabethan buccaneer, that I don't suppose any publisher would care to touch it.'

'Don't you believe it,' Mortimer answered with decision. 'They'd jump at it like grizzlies. Your name would be enough now to make any book go. I don't say more than one; if your next should be a failure, you'll come down like a stick, as you went up like a rocket. I've seen more than one of these straw fires flare to heaven in my time, both in literature and art;

and I know how they burn out after the first flare-up —a mere flash in the pan, a red blaze of the moment. But, at any rate, you could try : if you succeeded, well and good ; if not, you'd at least be not a penny worse off than you are at present.'

'Well, I've worked up my subject a bit in my own head,' Arnold answered more cheerfully ; 'and I almost think I see my way to something that might possibly stand a chance of taking the public ; but there's the difficulty of writing it. What can I do with this maimed hand ? It won't hold a pen. And though I've tried with my left, I find it such slow work as far as I've yet got on with it.'

'Why not have a typewriter ?' Mortimer exclaimed, with the quick practical sense of his countrymen. 'You could work it with one hand—not quite so quick as with two, of course, but, still, pretty easily.'

'I thought of that, too,' Arnold answered, looking down. 'But—they cost twenty pounds. And I haven't twenty pounds in the world to bless myself with.'

'If you'd let me make you a present of one——' Mortimer began ; but Arnold checked him with a hasty wave of that imperious hand.

'Not for *her* sake ?' the American murmured in a very low voice.

And Arnold answered gently : 'No, dear Mortimer,

you kind, good friend—not even for her sake. There are still a few prejudices I retain even now from the days when I was a gentleman—and that is one of them.'

Mortimer rose from his seat.

'Well, leave it to me,' he said briskly. 'I think I see a way out of it.' And he left the room in haste, much to Arnold's mute wonder.

A few hours later he returned, bringing with him in triumph a mysterious paper of most legal dimensions. It was folded in three, and engrossed outside with big black letters, which seemed to imply that 'This Indenture' witnessed something really important.

'Now, all I want,' he said in a most business-like voice, laying the document before Arnold, 'is just your signature.'

'My signature!' Arnold answered, with a glance at the red wafers that adorned the instrument. 'Why, that's just the very thing I'm most particular about giving.'

'Oh, but this is quite simple, I assure you,' Mortimer replied with a persuasive smile. 'This is just a small agreement with Stanley and Lockhart. They covenant to pay you one hundred pounds down —look here, I've got the cheque in my pocket already —the merest formality—by way of advance on the

royalties of a book you engage to write for them; a work of fiction, of whatever sort you choose, length, size, and style to be left to your discretion. And they're to publish it when complete, in the form that may seem to them most suitable for the purpose, giving you fifteen per cent. on the net price of all copies sold in perpetuity. And if I were you, Willoughby, I'd accept it offhand. And I'll tell you what I'd do: I'd start off at once post-haste to Venice, where you'd be near Miss Hesslegrave, and where she and you could talk the book over together while in progress.' He dropped his voice a little. 'Seriously, my dear fellow,' he said, 'you both of you look ill, and the sooner you can get away from this squalid village, I think, the better.'

Arnold read over the agreement with a critical eye.

'I see,' he said, 'they expressly state that they do not hold me to have written "An Elizabethan Seadog," but merely to have discovered, deciphered, and edited it.'

'Yes,' Mortimer replied with a cheerful smile. 'I'm rather proud of that clause. I foresaw that that interminably obtrusive old conscience of yours would step in with one of its puritanical objections, if I didn't distinctly stipulate for that exact proviso; so I made them put it in; and now I'm sure I don't know what you can possibly stick at; for it merely provides that

they will pay you fifteen per cent. on any precious book you may care to write; and they're so perfectly sure of seeing their money again, that they'll give you a hundred pounds down on the nail for the mere promise to write it.'

'But suppose I were to die meanwhile,' Arnold objected, still staring at it, 'what insurance could they give themselves?'

Rufus Mortimer seized his friend by the waist perforce; pushed him bodily into a chair; placed a pen in his left hand, and laid the document before him.

'Upon my soul,' he said, half humorously, half angrily, 'that irrepressible conscience of yours is enough to drive any sane man out of his wits. There! not another word. Take the pen and sign.—Thank Heaven, that's done. I didn't ever think I could get you to do it. Now, before you've time to change what you're pleased to call your mind, I shall rush off in a cab and carry this straight to Stanley and Lockhart. Sign the receipt for the hundred pounds at once.—That's right! One must treat you like a child, I see, or there's no doing anything with you. Now, I'm off. Don't you move from your chair till I come back again. Can't you see, you donkey, that if they want to be insured against the chance of your death, that's their affair, not yours? and that

they have insured themselves already a dozen times over with the "Elizabethan Seadog?" '

'Stop, stop a moment,' Arnold cried, some new scruple suggesting itself; but Mortimer rushed headlong down the stairs without heeding him. He had a hansom in waiting below.

'To Stanley and Lockhart's,' he cried eagerly, 'near Hyde Park Corner.' And Arnold was left alone to reflect with himself upon the consequences of his now fairly irrevocable action.

In half an hour, once more Mortimer was back, quite radiant.

'Now, that's a bargain,' he said cheerily. 'We've sent it off to be duly stamped at Somerset House; and then you can't go back upon it without gross breach of contract. You're booked for it now, thank Heaven. Whether you can or you can't you've got to write a novel. You're under agreement to supply one, good, bad, or indifferent. Next, you must come out with me and choose a typewriter. We'll see for ourselves which is the best adapted to a man with one hand. And after that, we'll go straight and call on Miss Hesslegrave; for I shan't be satisfied now till I've packed you both off by quick train to Venice.'

'I wonder,' Arnold said, 'if ever fiction before was so forcibly extorted by brute violence from any man?'

'I don't know,' Mortimer answered. 'And I'm

sure I don't care. But I do know this—if you try to get out of it now on the plea of compulsion, why, to prove you clearly wrong, and show you're in every way a free agent, I'm hanged if I don't brain you.'

As they went away from the shop where they had finally selected the most suitable typewriter, Arnold turned towards Cornhill.

'Well, what are you up to now?' Mortimer inquired suspiciously.

'I was thinking,' Arnold said with some little hesitation, 'whether I oughtn't in justice to Stanley and Lockhart to insure my life for a hundred pounds, in case I should die, don't you know, before I finished my novel.'

Next instant, several people in Cheapside were immensely surprised by the singular spectacle of a mild-faced gentleman in frock-coat and chimney-pot hat shaking his companion vigorously, as a terrier shakes a rat.

'Now, look here, you know, Willoughby,' the mild-faced gentleman remarked in a low but very decided voice; 'I've got the whip-hand of you, and I'm compelled to use it. You listen to what I say. If you spend one penny of that hundred pounds—which I regard as to all practical intents and purposes Miss Hesslegrave's, in any other way except to go to Venice and write this novel, which must be a really first-rate

one—I'll tell you what I'll do : I'll publicly reveal the disgraceful fact that you're a British peer, and all the other equally disgraceful facts of your early life, your origin, and ancestry.'

The practical consequences of which awful threat was that by the next day but one Kathleen and Arnold were on their way South together, bound for their respective lodgings as of old in Venice.

CHAPTER XXIX.

ARNOLD'S MASTERPIECE.

In spite of hard fare and occasional short commons, that winter at Venice was a happy one for Arnold. For Kathleen, it was simply the seventh heavens. Every day of it was pure gold. For women are not like men in their loves. If a man's engaged, he pines and frets to get married; he sees a goal ever beckoning him forward; whereas if a woman's engaged, she is amply satisfied to sit down in peace with her lover by her side, to see him and to talk with him. That feminine joy Kathleen drank to the full through one delicious winter. What matter to her that perhaps at the end of it Arnold's projected book might prove a dismal failure?—in which case, of course, they would be plunged once more into almost as profound difficulties and doubts as ever. Meanwhile, she had Arnold. She lived in the present, as is the wont of women; and she enjoyed the present a great deal too

much to be seriously alarmed for that phantom, the future.

Besides, she had such absolute confidence in Arnold! She knew he could write something ten thousand times better than the 'Elizabethan Seadog.' That, after all, was a mere tale of adventure, well suited to the grown-up childish taste of the passing moment. Arnold's novel, she felt certain, would be ever so much more noble and elevated in kind. Must not a man like Arnold, who had seen and passed through so many phases—who had known all the varied turns and twists of life, from the highest to the lowest; who had lived and thought and felt and acted—be able to produce some work of art far finer and truer and more filling to the brain than Master John Collingham, the ignorant bully of an obscure village in Elizabethan Norfolk? To be sure, Arnold, more justly conscious of his own powers and his own failings, warned her not to place her ardent hopes too high; not to credit him with literary gifts he didn't possess; and, above all, not to suppose that knowledge, or power, or thought, or experience, would ever sell a book as well as novelty, adventure, and mere flashy qualities. In spite of all he could say, Kathleen persisted in believing in Arnold's story till she fairly frightened him. He couldn't bear to fix his mind on the rude awakening that no doubt awaited her.

For, after all, he hadn't the slightest reason to suppose he possessed literary ability. His momentary vogue was altogether due to his lucky translation of a work of adventure, whose one real merit lay in the go and verve of its Elizabethan narrator. He had been driven against his will into the sea of authorship, for navigating which he felt he had no talent, by Rufus Mortimer, in dire conspiracy with Stanley and Lockhart. Nothing but disastrous failure could possibly result from such an undertaking; he dreaded to wake up and find himself branded by the entire critical press of England as a rank impostor.

However, being by nature a born worker—a quality which he had inherited from Mad Axminster—once he had undertaken to supply Stanley and Lockhart with a novel unspecified, he worked at it with a will, determined to give them in return for their money the very best failure of which his soul was capable. With this intent, he plied his typewriter, one-handed, morning, noon, and night; while Kathleen often dropped in at odd moments to write for him from dictation, and to assist him with her advice, her suggestions, and her criticism.

A good woman can admire anything the man of her choice may happen to do. To Kathleen, therefore, that first callow novel of Arnold Willoughby's—'A Romance of Great Grimsby'—was from its very

inception one of the most beautiful, most divinely inspired, most noble works of art ever dreamt or produced by the human intellect. She thought it simply lovely. Nothing had yet been drawn more exquisite in its tender and touching delineation of the seafarer's wife than Maggie Holdsworth's character; nothing more stern or sombre or powerful than the figure of the gaunt and lean-limbed Skipper. It was tragedy to her—real high-class tragedy; when Arnold hinted gently how the *Hebdomadal Scarifier* would laugh his pathos to scorn, and how the *Antiquated Growler* would find it 'dull and uninteresting, not to say positively vulgar,' she thought it impossible to believe him. Nobody could read that grim story, she felt sure, without being touched by its earnestness, its reality, and its beauty.

All that winter through, Arnold and his occasional amanuensis worked hard at the novel that was the man's last bid for a bare subsistence. He felt it so himself; if that failed, he knew no hope was left him; he must give up all thoughts of Kathleen or of life; he must creep into his hole, like a wounded dog, to die there quietly. Not that Arnold was at all of a despondent nature; on the contrary, few men were so light and buoyant; but the difficulties he had encountered since he left off being an Earl made him naturally distrustful of what the future might have

in store for him. Nevertheless, being one of the sort who never say die, he went on with his story with a valorous heart; for was it not for Kathleen? And if he failed, he thought to himself more than once, with just pride, he would have the consolation of knowing he had failed in spite of his best endeavour. The fault, then, would lie not with himself, but with nature. The best of us can never transcend his own faculties.

Rufus Mortimer spent that winter partly in Paris, partly in Rome. He avoided Venice. Though his palazzo on the Grand Canal lay empty all that year, he thought it best not to disturb Arnold's and Kathleen's felicity by interfering with their plans or obtruding his presence. But as spring came round, he paid a hasty visit of a few short days to the city that floats in the glassy Adriatic. It seemed like old times both to Arnold and Kathleen when Rufus Mortimer's gondola, equipped as ever by the two handsome Venetians in maize-coloured sashes, called at the doors of their lodgings to take them out together for their day's excursion. In the evening, Rufus Mortimer dropped round to Kathleen's rooms. Arnold was there by appointment; he read aloud a chapter or two for Mortimer's critical opinion. He chose the episode of the Skipper's marriage; the pathetic passage where Ralph Woodward makes his

last appeal to Maggie Holdsworth; and the touching scene where Maggie at last goes forth, with her baby in her arms, in search of Enoch.

'Isn't it lovely!' Kathleen exclaimed with her innocent faith, as soon as Arnold had finished. 'I tell Arnold he needn't be afraid of its reception. This is ten times as fine as the "Elizabethan Sea-dog."'

'I don't quite feel certain,' Mortimer answered, nursing his chin, and conscious of his responsibility; he feared to raise their hopes by too favourable an opinion. 'I don't seem to recognise it's just the sort of thing the public wants. Doesn't it lack dramatic interest? You and I may admire certain parts very much; and I confess there were passages that brought tears into my eyes; but the real question is, will the world at large like it—will it suit the great public at Smith's and Mudie's? We must remember that Willoughby's a quite new author; the very fact that the world expects from him something like the "Elizabethan Seadog" may tell against this simple domestic story. My experience is, that when once a man has stood on his head to amuse the public, the public will never allow him to stand on his feet again. And that's what I fear in this case; the people who read Master John Collingham greedily may vote Arnold Willoughby slow and uninteresting.'

'Oh, Mr. Mortimer, how can you?' Kathleen exclaimed, quite horrified.

'He's right, Kitty,' Arnold answered (it was Arnold and Kitty nowadays between them). 'I've felt that myself all along as I was writing it. The story's so sombre. It's better suited, I'm afraid, to the tastes of the generation that read "Adam Bede" than to the tastes of the generation that reads Rider Haggard and Conan Doyle and Rudyard Kipling. However, in patience must we possess our souls; there's no telling beforehand, in art or literature, how the British public may happen to look upon any new departure.' And he went to bed that night in distinctly low spirits.

A week later the manuscript was duly conveyed to London by Arnold in person. Kathleen followed a few days after, out of deference to Mrs. Grundy. Arnold was too shy or too proud to take the manuscript himself round to Stanley and Lockhart; but Mortimer bore it thither for him in fear and trembling. Scarcely had Mr. Stanley glanced at the book, when his countenance fell. He turned over a page or two. His mouth went down ominously.

'Well, this is *not* the sort of thing I should have expected from Mr. Willoughby,' he said with frankness. 'It's the exact antipodes, in style, in matter, in treatment, and in purpose, of the "Elizabethan Seadog." I doubt whether it's at all the sort of book

to catch the public nowadays. Seems a decade or two behind the times. We've got past that type of novel. It's domestic, purely. We're all on adventure nowadays.'

'So I was afraid,' Mortimer answered; 'but, at any rate, I hope you'll do the best you can for it, now you've got it.'

'Oh, certainly,' Mr. Stanley answered, in no very reassuring voice. 'Of course, we'll do our level best for it. We've bought it and paid for it—in part, at least—and we're not likely, under those circumstances, not to do our level best for it.'

'Willoughby retains an interest in it, you remember,' Rufus Mortimer went on. 'You recollect, I suppose, that he retains a fifteen per cent. interest in it?'

'Oh, certainly,' Mr. Stanley answered. 'I recollect perfectly. Only, I'm afraid, to judge by the look of the manuscript—which is dull at first sight, undeniably dull—he hasn't much chance of getting more out of it than the hundred pounds we've paid him in advance on account of royalties.'

This was disappointing news to Mortimer; for he knew Arnold had spent a fair part of that hundred on his living expenses in Venice; and where he was to turn in the future for support, let alone for the means to marry Kathleen, Mortimer could form no sort of

conception. He could only go on hoping against hope that the book might 'pan out' better than Stanley and Lockhart supposed—that the public might see things in a different light from the two trade experts.

Three days later, Mr. Stanley came down to the office, much perturbed in spirit.

'I say, Lockhart,' he cried, 'I've been reading over this new thing of Willoughby's—this "Romance of Great Grimsby," as he chooses to call it—what an odious title!—and I must say I'm afraid we've just chucked away our money. He wrote the "Seadog" by a pure fluke, that's where it is. Must have been mad or drunk or in love when he did it. I believe he's really mad, and still sticks to it he discovered and transcribed that manuscript. He's written this thing now in order to prove to us how absolutely different his own natural style is. And he's proved it with a vengeance. It's as dull as ditch-water. I don't believe we shall ever sell out the first edition.'

'We can get it all subscribed beforehand, I think,' his partner answered, 'on the strength of the "Seadog." The libraries will want a thousand copies between them. And after all, it's only the same thing as if he had taken the hundred pounds we offered him in the first instance. We shall be no more out of

pocket, if this venture fails, than we should have been if he'd accepted our cheque last summer.'

'Well, we'd better pull off only as many as we think the demand will run to,' Mr. Stanley continued with caution. 'It'll be asked for at first, of course, on the merits of the "Seadog"; but as soon as people begin to find out for themselves what feeble trash it really is, they won't want any more of it! Poor pap, I call it!'

So the great novel, which had cost Arnold and Kathleen so many pangs of production, came out in the end in its regulation three volumes just like any other. There was an initial demand for it, of course, at Mudie's; that Arnold had counted upon; anything which bore the name of the 'editor' of 'An Elizabethan Seadog' on the title-page could hardly have fared otherwise. But he waited in profound anxiety for what the reviews would say of it. This was his own first book, for the 'Seadog' was but a transcript; and it would make or mar him as an original author.

Oddly enough, they had longer to wait for reviews than in the case of Arnold Willoughby's first venture. It was the height of the publishing season; editors' tables were groaning with books of travel, and biographies, and three-volume novels, and epochs of history, boiled down for the consumption of the laziest intellects. A week or two passed, and still no notice

of the 'Romance of Great Grimsby.' At last, one afternoon, Arnold passed down the Strand, and stopped to buy an influential evening paper on the bare chance of a criticism. His heart gave a bound. Yes, there it was on the third page—'Mr. Arnold Willoughby's New Departure.'

He took it home with him, not daring to sit and read it on the Embankment. The very first sentence chilled him.

'When a man begins by doing good work, the public has a right to expect good work in future from him. Mr. Arnold Willoughby, or whatever gentleman chooses to veil his unknown personality under that obvious pseudonym, struck fresh ground, and struck it well, in his stirring romance of "An Elizabethan Seadog." He would have done better to remember the advice which a Scotchman in the Gallery once gave to Boswell on a famous occasion: "Stick to the coo, mon!" Mr. Willoughby, unfortunately, has not stuck to his coo. He has a distinct talent of his own for wild tales of adventure, in which he can well simulate a certain air of truth, and can reproduce the style of a bygone age with extraordinary fidelity and historical accuracy. But the higher pathos and the higher constructive faculty are altogether beyond the range of his not inconsiderable powers. To put it frankly, his three-volume novel, in spite of obvious straining after the

most exalted qualities, almost induces one to accept Mr. Willoughby's own improbable story of the finding of his manuscript in a Venetian cook-shop, and to believe that he was really nothing more, after all, than the translator and editor of that excellent tale of buccaneering life in the Sixteenth Century.'

Arnold's head reeled round. Still, he read on and on. It was all in the same strain. Not one word of cold praise for his poor little bantling! The reviewer demolished him as though he were not a vertebrate animal. His plot was crude, ill-considered, and ridiculous. His episodes were sometimes improbable, but oftener still impossible. His conversations were unreal; his personages shadowy; his picture of fisher-life melodramatic and unconvincing. It was plain he knew nothing at first hand of the sea. Everything in the book from beginning to end was bad. Bad, bad, bad—as bad as it could be. The reviewer could only hope that in his next venture Mr. Willoughby would return from this puerile attempt to put himself outside his own natural limitations to the proper sphere he had temporarily deserted.

Arnold laid down the paper, crimson. Very new authors are affected by reviews. He knew it, he knew it! He had been betrayed into attempting a task beyond his powers by the kindly solicitations of that good fellow Mortimer. For Mortimer's sake, even

more than his own, he felt it acutely. One thing he prayed—that Kathleen might not happen to see that review, and be made utterly miserable by it. He must try, if possible, to break his failure gently to her.

He went out again, to call on her, and hint his despondency. After that, he thought he would go and see Stanley and Lockhart, to ask them how much they were losing by his novel.

He walked along with burning cheeks. And as he passed Rufus Mortimer's club, that clever young Vernon, who writes such stinging reviews for the evening papers, turned, with a smile, to the American.

'There goes your friend Willoughby,' he said, with a wave of his cigarette. 'Have you seen what a dressing I've given that silly book of his in this evening's *Piccadilly*? "A Romance of Great Grimsby" indeed! "A Drivel of Idiocy" he ought to have called it.'

CHAPTER XXX.

WHAT ALWAYS HAPPENS.

When Arnold reached Kathleen's rooms, he found Mrs. Irving quietly seated there before him, while Kathleen herself was immensely excited about something unknown that had happened in the interval.

'Have you seen the evening papers?' she cried, almost as soon as he entered, rushing up and seizing his hand with sympathetic fervour. 'That dear Mrs. Irving, she's just brought them round to me!'

'What papers?' Arnold answered, trembling inwardly for her disappointment. Such friendliness was cruel. '*Not* to-night's *Piccadilly?*'

'Oh dear no,' Kathleen answered, unable any longer to restrain her delight. 'Who cares for the *Piccadilly?* The *Hyde Park Gazette* and to-morrow's *Athenæum*. Do look at them at once! There are such *lovely* reviews in them!'

'Reviews?' Arnold exclaimed, drawing a deep long

breath. 'Oh, Kitty, of our book?' For it had been 'ours' with both of them in every-day talk from its very beginning.

'Yes, ours,' Kathleen answered, everjoyed. 'And, oh, Arnold, I'm so proud. To think it's your *very*, very own this time! I shall always be so glad to remember I helped you write it!'

'Let me see them,' Arnold cried, half mazed; and Kathleen, with a glowing face, handed him over the papers.

The poor fellow began, still tremulous, with the *Hyde Park Gazette*. How his heart beat fast, and then stood still within him! The heading alone was enough: 'Mr. Willoughby's New Triumph.'

Once more the ground reeled under him, though in the opposite sense from the way it had reeled an hour or so before. He clutched a chair for support and sank into it, all dazzled. This was too, too splendid! 'Mr. Willoughby,' the notice began, with journalistic stiffness, 'has scored a second success, far greater in its way than the success he scored over "An Elizabethan Seadog." His new novel, though utterly unlike its popular predecessor, is as admirable in execution; but it is infinitely superior in design and purpose. The change is fundamental. Mr. Willoughby's new book strikes a far higher note, and strikes it firmly, clearly, definitely, with a hand of perfect mastery.

His maiden effort had the merit of an exciting romance of action and adventure ; it belonged to the type now so unduly popular with the vast body of readers ; and our author showed us there that he could hold his own against any man living in the department of lurid historical fiction. He has done wisely now in revealing those profounder qualities of thought and of artistic workmanship which can only be adequately displayed in a more serious piece of psychological analysis. The result is most satisfactory. We must congratulate Mr. Willoughby on having escaped from thraldom to the foolish fancy of a passing day, on having abjured the fearful joys of gore that flows like water, and on having ventured to use his own great powers to the best and highest purpose in the production of a sterling and pathetic romance, far worthier of his gifts than his in many ways admirable "Elizabethan Seadog." '

Arnold read on and on in a fervour of reaction. This was glorious! magnificent! Line by line the review revived in him all his belief in himself, all his belief in the reality of his own creations. And it flattered him profoundly. For it saw in his work those very qualities he himself had striven hardest with all his might to put into it. That is the only kind of praise a sensible man ever cares for ; he wants to be given credit for the merits he possesses, not for

the merits he lacks: he wants to be approved of for producing the effects he actually aimed at. Arnold's face glowed with pleasure by the time he had reached the end; and as soon as he had finished that first flattering notice, Kathleen, smiling still more deeply, handed him the *Athenæum*.

Arnold turned to the critical organ again with a vague sense of terror. The first few sentences completely reassured him. The leading literary journal was more judicial, to be sure, and more sparing of its approbation, than the penny paper, as becomes a gazette which retails itself to this day for an aristocratic threepence; but the review, as he read on, gave Arnold no less pleasure and gratification than the other one. For he perceived in it before long a certain tone and style which form as it were the hall-mark of a very distinguished critic, to have gained whose suffrages was indeed no small joy to him. For the first time in his life Arnold felt he was being appreciated for himself alone—for the work he had really and actually performed, not for his artificial position or for extraneous merit falsely attributed to him.

As for Kathleen, glowing pink with delight, she stood glancing over his shoulder as he read, and watching with a thrill the evident pleasure in his face at each fresh word of approval. Her cup was very full. At last he was appreciated! As soon as he had

finished, she turned, with a face all crimson, to her silver-haired friend.

'I *must*, Mrs. Irving!' she cried, with a womanly gesture—'I really must!' And in a transport of joy and triumph, she flung her arms round him and kissed him fervently.

'I think,' Mrs. Irving said, rising with a quiet smile, and setting the bonnet straight over those silver locks, 'I'd better be going to look after some errands.—No, dear; I can't possibly stop any longer; and I dare say you and Mr. Willoughby will have lots of things now to talk over quietly with one another.'

And so they did. Arnold felt, of course, that if one bad review didn't make a chilling frost, neither did two good ones make an established reputation. Still, it did seem to him now as though the sky were clearing a bit; as though it might be possible for him at last to marry Kathleen some time in the measurable future. They must wait and see, to be sure, how the book went off; but if it really succeeded, as a commercial venture, Arnold thought his path in life would henceforth lie tolerably smooth before him.

So he waited a week or two, not daring meanwhile to go near Stanley and Lockhart's, for fear of a disappointment. During the interval, however, Kathleen couldn't help seeing for herself at the bookstalls and libraries abundant evidence that the 'Romance of

Great Grimsby' was making its way rapidly in public favour. Wherever she went, people spoke to her of 'Your friend Mr. Willoughby's book—oh, charming, quite charming! What a delightful man he must be to know—so clever; and *so* versatile! I wish you could bring him here.' And when Kathleen answered briefly, with a deep red spot on her burning cheek, that he didn't care to go out, people murmured to themselves, half aside: 'Ah, a little affectation! He'll get over *that*, of course, as soon as he ceases to be the lion of the moment. But it's always so with lions. They're invariably affected.' For it was Arnold's fate in life to be persistently credited with the virtues and vices alike that were most alien to his shy and retiring disposition.

At the end of three weeks more, with a very nervous step, he went round by himself to Stanley and Lockhart's. The moment he got inside the publisher's door, however, he was no longer in doubt whether or not his book was really selling. The office-boy recognised him at once, and descended deferentially from his high bare stool, flinging the wooden barrier open wide with a respectful sweep for the man who had written the book of the season. Arnold went up in a maze to the senior partner's room. Mr. Stanley, humming and bowing, received the new lion with much rubbing of hands and a very glowing countenance.

'Selling, my dear sir?' he said in answer to Arnold's modest inquiry. 'Why, it's selling like wildfire. Biggest success of its kind since "Robert Elsmere." I confess I certainly had my doubts at first; I had my doubts: I won't deny it. I thought, having once fixed your public with the first book you—edited'—Mr. Stanley, catching his breath, just saved himself with an effort from the peccant verb—'you would do better to stick, in future, to the same kind of thing you'd made your original hit with. It was an experiment—an experiment. But you judged your own real talent more justly than I did. There can be no sort of doubt now that your book has hit the mark. It's being read all round. We're going to press to-day with a third edition.'

Arnold's face grew pale.

'A third edition!' he murmured. This sudden success at last was almost too much for him. 'Well, I'm glad of it,' he answered again, after a moment's pause—'very glad indeed; for I've found life hard at times, and once or twice lately, since my hand got crushed, to tell you the plain truth, I've almost despaired of it.'

'Well, you won't find it hard in future,' the publisher said kindly, with a benignant smile. 'No despairing henceforward. Whatever you write after this will command its own market. We're pleased to

think, Mr. Willoughby, we were the first to encourage you. It's a feather in our cap, as I said to Lockhart. Would you like a small cheque on account, say for a couple of hundreds?'

'A couple of hundred pounds?' Arnold cried, taken aback. To have earned such a sum for himself as two hundred pounds seemed to him well-nigh incredible.

'Why, yes,' the man of business answered, with a good-humoured laugh. 'A great deal more than that must be due to you already. Let me see: three thousand at eighteen-and-six—h'm, h'm: exactly so. Judging by what we made on the last book we published (the sale of which, after the same length of time had elapsed, was barely two-thirds of yours), I should fancy, before you've done, your book ought to bring you in somewhere about two thousand five hundred.'

Arnold gasped for breath. Two thousand five hundred pounds! And all of his own making! With that one maimed hand too! For the first time in his life, he was positively proud of himself.

'There's only one thing, Kitty,' he said an hour or two later, as he sat holding her hand in her own pretty room in Kensington—'only one thing that mars my complete happiness; and that is the fact that I don't feel quite sure whether such work as

mine is of any use to humanity. I don't feel quite sure whether a man can hold himself justified to the rest of his kind in living on the produce of labour like that, as he might if he were a sailor, now, or a shoemaker, or a miner!'

'I do,' Kathleen answered, with a woman's simpler faith. 'I feel quite certain of it. What would life be worth, after all, without these higher tastes and these higher products—art, literature, poetry? It is they, and they alone, that give it its value. I thought to myself, as you were writing it and dictating it to me at Venice: "How wrong it would be for this man, who can think things like those, and put his thoughts so beautifully, to throw away his gifts by doing common sailor's work, that any ordinary workman with half his brains and a quarter of his sensitiveness could do a hundred times better, most probably, than he could!'

'Not better,' Arnold exclaimed, correcting her hastily, and put on his mettle at once by this stray suggestion of inferiority in his chosen craft. 'I'm a tip-top mariner! I don't know whether I can paint; and I don't know whether I can write a novel worth the paper it's printed on: but I *do* know I was always a first-rate hand at reefing a sail in dirty weather; and the bo'sun used to say, "Send Willoughby aloft, cap'n; he's the surest of the lot of 'em." Till my

hand got crushed, I could haul a sheet with the best man in England. My one consolation now is, that I lost it in the performance of my duty to the world; and that so, having served my time, as it were, till accident maimed me, I'm at liberty to live on, like a sort of literary Chelsea pensioner, on whatever light work I can best turn the relics of my shattered hand to.'

'And I'm sure it's *good* work, too,' Kathleen persisted, unabashed, with a woman's persistency. 'Work that does good in the world quite as much as seal-oil, or shoes, or coal, not only by giving pleasure to whoever reads it, but also by making people understand one another's difficulties and troubles better—breaking down barriers of class or rank, and so unconsciously leading us all to be more sympathetic and human to one another.'

'Perhaps so,' Arnold answered. 'I hope it is so, Kitty!'

There was a long pause next, during which Kathleen stared hard at the empty fireplace. Then Arnold spoke again.

'After what Stanley and Lockhart told me,' he said, soothing her hand with his own—'can you see any just cause or impediment, darling, why we two shouldn't make it Wednesday fortnight?'

Kathleen leaned forward to him with happy tears in her brimming eyes.

'None at all, dear Arnold,' she answered, too happy for words, almost. 'The sooner now, I think, the better.'

They sat there long, hand in hand, saying all they said mutely—which is, after all, the best way to say many things that lie deepest in the heart of humanity. Then Kathleen spoke again.

'Only for one thing, dearest Arnold, do I wish you could have married me under your own real name.—No; don't start and misunderstand me. I don't want to be a Countess; I have no mean ambitions: I'd rather be Arnold Willoughby's wife, who wrote that beautiful book, than ten thousand times over an English Countess. But I do wish the world could only have known how brave and how strong you are, and how much you have gone through for the sake of principle. I want it to know how you might at any time have put out your hand and reclaimed your true rank, and how, for conscience' sake, you refused to do it. Many a time at Venice, this last long winter, when I saw you so poor and ill and troubled, I thought to myself: "Oh, I wish he could only break through his resolve, and go back with a rush to his own great world again." And then I thought, once more: "Oh no; for if he could do that, he wouldn't be the Arnold I love, and admire, and believe in so firmly: he *is* himself just in virtue of that; and it's for being

himself that I love him so utterly." And—it's irrational, of course; illogical; absurd; self-contradictory; but I somehow do wish you could proclaim yourself to the world, so that the world might admire you as it ought and would—for never so proclaiming yourself!'

Arnold stooped down and kissed her.

'My darling,' he answered, smoothing her cheek, 'if I have gained your love, that's more than enough for me. What we are, not what we are taken for, is the thing that really matters. Most men, I suppose, are never truly known—not to the very heart and core of them—except by the one woman on earth that loves them. I often wonder whether I did right in the first place; whether I ought ever to have shifted all that responsibility and all that wealth to dispose of, on to the shoulders of my cousin Algernon, who is certainly not the wisest or best man to make use of them. But would I have used them better? And once having done it, my way then was clear. There was no going back again. I shall be happy now in the feeling that, left entirely to myself, and by my own work alone, I have so far justified my existence to mankind that my countrymen are willing to keep me alive in comfort, for the sake of the things I can do and make for them. As the world goes, that's the one test we can have of our usefulness. And, Kitty, if I

hadn't done as I have done, I should never have met *you;* and then I should never have known the one woman on earth who is willing to take me, not for the guinea stamp, but for the metal beneath it—who knows and believes that the man's the gold for a' that!'

THE END.

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